

2006-2010 State of Utah Consolidated Plan

Introduction

The State of Utah is a very diverse mixture of cultures, economies and environments making it difficult to design programs dictating statewide approaches. Although growth has slowed, Utah has a vibrant economy, lower unemployment and a positive outlook for the future. After several years of budget deficits the state budget will likely have a significant surplus of over \$100 million for the fiscal year 2004-05.

The State of Utah Consolidated Plan includes a careful statewide assessment of the comprehensive needs of the state including the varied types of infrastructure, economic development, homelessness, specifically elimination of chronic homelessness and affordable housing in all its varieties.

State of Utah Demographics

The State of Utah has continued to experience growth both from natural internal increases i.e.: childbirth and from a decreasing in-migration of persons from elsewhere. The annual growth rate has been steady at about 2%. In the late 90's the state had a significant out-migration but that trend ended at the turn of the century and with the 2002 Olympics, a defining moment in Utah history, growth has continued to occur.

Growth Areas

The current population of the State of Utah is 2,391,442 based on current state based projection models. This is a growth of about 158,244 or 7% since the last consolidated plan was prepared in 2000. There have been easily definable growth areas in the state with the fastest growing areas near the urban areas and in the northern and southwestern parts of the state. The fastest growing non-entitlement area is Tooele County at 5.8%. Washington County, in the extreme southwestern part of the state, and Wasatch County, due east of the Wasatch Front area (Utah, Salt Lake, Davis and Weber Counties, where 76% of the entire statewide population is located) are tied in the second position with growth occurring at 4.8%. Other growth areas are along the Wasatch Front in Utah and Davis counties, Summit County east of the Wasatch Front and Juab County just south of Utah County. The growth is centered on the urban areas where there is developable land. Many of the primary urban areas have developed virtually all-available land (Davis County). All areas on the outskirts of the urban area specifically Salt Lake County is growing rapidly.

East: Summit (3.6%) and Wasatch (4.8%) Counties

West: Tooele County (5.6%) and western Utah County (Eagle Mountain 50.9%,
Saratoga Springs (46%)

South: Juab County (2.2%)

The other significant growth area not associated with the Wasatch Front is Washington County in extreme southwestern Utah. It is attractive because of a more temperate climate and developable properties. It has become a highly desirable retirement area. St. George City, the center of this growth area, is the newest HUD CDBG "entitlement city" in Utah.

Distressed Areas

Some of the areas of Utah are not experiencing growth and economic prosperity. Several of these areas have seen a net out migration of population in the last 5 years. They are primarily located in the eastern and central portions of Utah. Decreases in the value and quantities of natural resources in the eastern part of Utah have caused individuals and families to leave because of unemployment. Daggett, Carbon, Emery and San Juan counties have all experienced a loss of about 1.1% over this period. The very remote central counties of Piute, Wayne and Garfield, in the south-central part of Utah, have all lost population on an average of 1.3% in five years. These areas have been affected by decreases in tourism and agricultural income, the basis of their economies. These areas will be the focus of specialized community and economic development and affordable housing efforts in the next 5 years. CDBG funds will be targeted toward these areas with distress. CDBG funds will naturally move toward distressed areas by their nature. An approximate set amount of CDBG funds for Carbon (\$120,000), Emery (\$80,000) and San Juan (\$100,000) Counties is created in this plan. These funds will assist these areas with community development needs. The remote central counties will also receive assistance through specific economic development activities.

Minority Population Distribution

The minority populations in the state have continued to grow especially the Hispanic population. Since 1990 the Hispanic population has doubled now constituting 9% of the statewide population. The distribution of minority populations is focused along the Wasatch Front urban counties. A small percentage of minorities live in the rural areas.

According to the 2000 Census there were a total of 439,805 minority persons in the state making up about 20% of the overall 2000 census population of 2,233,169. During the last four years the state has experienced a proportional growth of each of the populations in each minority. The state has 10 American Indian reservations with a combined population of 29,684 persons, most of whom are living on the reservation but not all. The state has a diversity of ethnicity. The total minority breakout for the state is as follows (listed in order of decreasing percentages of the whole population):

Hispanic or Latino.....	201,559	(9.00%)
Two or more races.....	47,195	(.02%)
Asian.....	37,108	(.02%)
American Indian and Alaska Native.....	29,684	(.01%)
Black or African American.....	17,657	(.01%)
Native Hawaiian and other Pacific Islanders.....	15,145	(.01%)

The majority of persons who are members of minority populations live along the metropolitan corridor known as the "Wasatch Front" including Weber, Davis, Salt Lake and Utah counties. The populations of minorities typically mirror the population dynamics of the state as a whole. Large concentrations of minority populations are in highly populated areas along the urbanized corridor and in the Logan area in northern Utah and the St. George area in southwestern Utah. Minorities are also concentrated in rural growth centers in each of the seven regions of the state ie: Vernal, Price, Moab, Richfield and Cedar City.

Hispanic and Latino Populations

The Hispanic and Latino minority is the fastest growing minority in Utah. This population has increased 2.3 times from 84,597 in 1990 to 201,559 in 2000. Most members of this population (85%) live in the four counties of the Wasatch Front, with 53% alone living in Salt Lake County. Those areas outside of the Wasatch Front with significant Hispanic and Latino populations include Cache County in Northern Utah Tooele County in western Utah. A significant Hispanic population also lives in Washington County localized in St. George City. Hispanic populations are highest in tourism and agricultural based economies and also where significant construction is occurring. There are also larger numbers of Hispanic families living in Box Elder County (agriculture), Carbon, Iron and Summit (tourism) counties in Utah. Often there are language barriers with Hispanic populations immigrating to Utah from Mexico.

Asian Population

The Asian population is a diverse community made up of Asian people of multiple national origins. The largest Asian population in Utah is Chinese with Japanese in second place. Following the Vietnam War many immigrants from that country came to Utah making it the third largest Asian population followed by Korean and Asian Indians. Most Asian people live in Salt Lake County followed by Utah and Davis counties. A disproportionate number of Asians live in Cache County in northern Utah. Also, a disproportionate number of Asian Indians live in Salt Lake County compared to other Asian populations. There are some significant cultural issues with the Asian populations in Utah.

American Indian

Despite the number of reservations in Utah the majority of Indians live in Salt Lake County, off reservation at 12,006 or 30%. The largest number of Indians living on reservations is on the Navaho Reservation in southeastern Utah, specifically San Juan County. An especially large number of Indians live in the other urban counties not associated with reservations. Weber and Utah counties have significant populations. The Weber County Indians are associated with the non-reservation Northwest Band of Shoshone. The Uintah-Ouray Reservation in Uintah and Duchesne counties in eastern Utah is a large reservation with a relatively large population of Ute Indian families. There are significant Indian populations in Washington and Iron counties on the Shivwits Band and the small Paiute Reservation, respectively. An extension of the Paiute Reservation is located in Millard County. A large Goshute Tribe is located on a reservation straddling the Utah/Nevada state line in extreme western Tooele County. The Indian population also has some serious cultural and quality of life issues even on the reservations including alcoholism, domestic abuse, unemployment and lack of affordable housing and infrastructure.

Black or African American

Perhaps even more than other minorities the Black population lives in the metropolitan area of the state. Again, the four county Wasatch Front area is home to 90% of Utah's Black population. Weber County is the county that has the disproportionately large percentage of Black persons and families due to Hill Air force Base. Cache County in northern Utah is also home to a relatively large Black population. Because of the Dugway Military Installation in the last decade the Black population has grown by 7,100 people an increase of 52.5%. There are educational issues in the Black community that then relate to disproportional income levels. Only 17% of Black males have graduated from college in Utah. A higher percentage of Black families have lower incomes than do the non-black population.

Pacific Islanders

There are a large number of persons from Samoa, Tonga, Hawaii and a smaller number of persons from Guam live in Utah in that order. They live primarily in Salt Lake County. There are a large number who live in Utah County. A

smaller number live in Davis County and a proportionally large number have chosen to live in Cache County. There are large numbers of Pacific Islanders in Utah due to the influence of the LDS Church. There are some significant cultural issues with the Pacific Islander populations. They have strong family ties but the youth are sometimes involved with gangs and other youth oriented issues including drugs and alcohol.

Minority persons are able to access the program in the same manner available for all persons. The notification of funding available is advertised by local governments during the mandatory public notification process. The state will make special efforts to make minority groups aware of the availability of HOME funds for housing purposes. The state will continue to focus on Indian reservations because of the housing crisis being experienced therein. The state has involved two tribal nations in the Utah Capacity Building Collaborative created to assist agencies in developing housing in their respective areas.

Disability Population

There are a significant number of persons in our Utah population who have some level of disability that limits their ability to generate a living wage. This same population experiences difficulty in finding housing that is accessible to them. There are also serious problems with visitability; disabled persons have difficulty visiting others. There are 298,025 disabled persons, or 15% of the total state population over the age of 5 according to the 2000 census. The standard terms used to describe disabilities include sensory, physical, mental, and persons who for other reasons find it difficult to provide for their own care. The Utah breakout of disabilities is as follows:

Population 5 to 15

Sensory	3,812
Physical	3,756
Mental	17,416
Self Care	3,203
With any disability	28,187

Population 16 to 64

Sensory	30,675
Physical	64,869
Mental	48,039
Self Care	15,705
With any disability	159,288
Employment disability	123,396

Population 65 and Older

Sensory	28,367
Physical	49,274
Mental	18,363
Self Care	14,546
With any disability	110,550

All disabled persons have a right to affordable, accessible, housing and to all necessary services that they need in order to live the kind of lives they desire. All Fair Housing and accessibility requirements must be complied with in delivering all Community Development and Housing programs covered by this plan. Methods and plans for insuring compliance with all related requirements are built into project contracts and are substantiated by onsite monitoring conducted by the state. Violations must be resolved in a timely and complete manner.

The state will continue to enhance its "Subsidized Housing Database" which lists all subsidized rental-housing properties in the state. It defines the accessibility characteristics of the accessible units in each development. Any disabled person can go to the website and determine what units are available, their rents, their vacancy and the degree of accessibility in the unit.

Public Participation Process

The State of Utah has developed a strong outreach effort to engage the public in assisting in designing the direction of this plan. The efforts have been focused at multiple levels from the state to each local and regional government and ultimately to the public itself. Opportunities for public comment have been provided during the development of regional plans and in response to the plans in draft form both regionally and on a statewide basis.

Each of the seven regions in the state have developed their own public participation process but all of them have included a 30 day comment period on their plan. The availability of the plan and the 30-day comment period were advertised in newspapers of general circulation in their regions.

The summary of what was done in each region to involve the public is included in this discussion. The State of Utah program for public involvement is also included.

Southeast Association of Governments

The four county Southeast AOG sent letters to all non-profit organizations and advocacy groups in their area to explain to them about the planning process and how to participate in the regional and community planning process. Each community and the four counties developed their own needs assessment and prioritization process. The non-profits were instructed in how to get involved in the decision making process.

The draft consolidated plan for the region was prepared and distributed to all agencies that had some stake in the plan content and priorities. Efforts were made to send specific sections to agencies and individuals who participated in the planning process. An outline of the plan was included in the AOG board packet and advertised as a public item on the agenda on their internet website. A public comment period was likewise advertised on the internet and in newspapers and an official public hearing was advertised one week in advance and held on November 22, 2004. Verbal and written comments were incorporated in the plan. One of the most significant comments concerned the need to coordinate at a significantly higher level the projects between San Juan County and the Navaho Indian Reservation. This and other comments were incorporated into the community development center.

Uintah Basin Association of Governments

The AOG representing the three counties in the northeast corner of the state developed a 13 member "Regional Planning Committee" to assist them in the preparation of data and outcomes for their regional consolidated plan. The members represent nine communities and all three counties in their area. The representatives are elected and appointed individuals representing the interests of their communities and also themselves as individual citizens. The UBAOG plan included this input from the entities.

- Early consultation with city and county leaders
- Direct input from citizen advisory committees
- Direction from the UBAOG Board of Directors
- Informal events and public gatherings
- 30 day comment period and a hearing on the plan advertised 7 days in advance in newspapers of general circulation
- Inclusion on website for comment

There were other groups involved in the plan development including State Department of Workforce Services, Area Agency on Aging Services, Independent Living Center, county assessors and housing authority. The 30-day comment period began on November 16, 2004 and drafts of the plan were distributed beginning on November 1, 2004. The notice of the comment period and hearing date was sent to business leaders, radio stations and other interested parties.

Bear River Association of Governments

The basis for the Bear River area public involvement program was a series of three public informational meetings, two region wide written surveys and one phone poll. Primarily agencies and persons who provide services for lower income persons attended the public meetings. Two of the meetings were held in Logan and Brigham City within easy access to the bulk of the population in their region. There were 37 participants in the meetings. The issues identified in the meetings centered on services for the youth, senior citizens and persons with disabilities, housing, economic development issues, language barriers, literacy and homelessness. This input was incorporated into the regional priorities.

Written surveys were sent to all of the mayors of all cities and towns in the region. There were 37 surveys sent out and 23 were returned. The results showed that infrastructure was the most important item with roads and fire stations also being priorities for the officials. A professionally administered survey was distributed to a statistically supportable sample in the three counties to get citizen input on priorities. The results showed that job creation and economic development was the most prevalent response. Social programs for youth for prevention of teen pregnancies was a significant need in addition to affordable housing and planning for population growth.

The plan was included on the BRAG website accessible to all persons with computer access. There was a 30 day comment period provided advertised on the web and in regional newspapers.

Wasatch Front Regional Council

The Wasatch Front Regional Council area made up of the most urbanized area of any of the regions in the state. It is difficult to coordinate the large number of large cities with their own diverse needs. The plans that were submitted are somewhat more generalized than the plans from the other regions. Plans were coordinated and prepared by the WFRC acting as the clearinghouse for significant information submitted by each of the communities and counties. There is a need to acquire additional data to make the plan more definitive and complete. It is believed that the planning activities undertaken to date will provide an effective forum for the evaluation of community development and housing efforts in these counties. Each annual planning effort creates a strong basis for the following year.

Each of the five counties covered by the WFRC planning oversight operates a Council of Governments (COG), called the "working group" for the purposes of the consolidated planning process. Each of the COG's had significant involvement in the development of the plan and each have adopted their plan and its needs assessment and outputs and outcomes. The COG's are made up of elected officials and staff members from all cities and the county itself. They all played a very active role in developing the plans for their county.

Each of the five counties had their own 30-day comment period. The availability of the plans was advertised in newspapers of general circulation. Copies were sent to interested parties especially non-profit agencies for comments and input. No public comments were received in any of the comment periods.

Mountainland Association of Governments

The Mountainland AOG used public forums and significant coordination efforts to involve the public in development and outcomes of the plan. The agency created a Planning Advisory Committee made of citizen planners and paid professional planners to provide input and direction during the development of the plan. They used the United Way Continuum of Care advisory group as the main provider of input on the homeless section of the plan. This group has homeless people themselves in the development of plans for the homeless as well as other advocates and service providers. The AOG Executive Council is always involved in the development and ultimate approval of the plan.

The Mountainland AOG conducted a needs survey of local officials in the beginning of their planning process. They also held publicly advertised hearings at the beginning of the plan development process as well as at the end of the process. In all four hearings were advertised in newspapers and make reference to the availability of the plan electronically through the Internet on the Mountainland website.

The hearings are held in various locations in their three county area to maximize public involvement. The hearings were held so that persons could participate and were advertised in the normal way that the agency must follow primarily in the newspaper. The agency sent out 350 individual invitations to the hearings and some important information was obtained in these hearings and was implemented into the plan. They also put out flyers and posters about the hearings on buses, billboards, campuses, libraries, senior centers and in each city hall. The staff even went out and distributed flyers door to door in the community. The 30-day comment period was also provided to the residents of the Mountainland Region and advertised the same way.

Six-County Association of Governments

Like some of the other regions, the Six-County AOG conducted a needs survey of local officials in the beginning of their planning process. The survey was sent to all cities and counties and to the special districts and other service providers and to advocacy groups. Specific groups were used to provide input based on the service provided by their agency. For economic development the technical committee made up of economic development professionals from throughout the Six-County area were involved and developed the goals and objectives. The Area Agency on Aging provided information for the senior population. The AOG executive board provided direction throughout the process and adopted the plan at the end of the process.

They also had a publicly advertised 30-day comment period when the draft plan was completed. The draft plan was the subject of a public hearing during the comment period. The comment period and the hearing were advertised in newspapers and other public venues and made reference to the availability of the plan electronically through the Internet on the Six-County website.

Five-County Association of Governments

The Five-County AOG was committed to facilitating public involvement in the development of their plan and the priorities established in it. Opportunities for feedback were provided to jurisdictions and to the public generally. To obtain jurisdiction involvement information packets were given to each city, town, county, and in addition requests for information were sent to improvement districts, school districts and private and for-profit economic development professionals. The information included summaries of data provided by these entities in the past and specification of the information being requested now. Individualized technical assistance was provided on site to assist these agencies in providing input.

The public was invited to participate in a 30-day comment period associated with the plan. The AOG held an open house in Cedar City during the plan development process. A public hearing was also held during the 30-day comment period to gain input on the draft plan. The AOG advertised the availability of the plan and the comment period, hearings and the open house through local newspapers. They also maintain a database of interested individuals and agencies and the database became the mailing list for all notices related to the consolidated plan. The plan was and is available on the internet. There were limited responses received. The responses were incorporated into the plan when they were determined to be meaningful and responsible. The AOG board then officially adopted the plan in an official public meeting.

State Plan Public Participation Program

The State of Utah in its effort to obtain public input from multiple sources provided significantly improved opportunity and outreach to the public. In addition to the 14 public hearings/open houses held throughout the state by the AOG's and the combined 420 days of comment periods the state had its own 30 day comment period and held its own public hearing. No one attended the hearing. Comments on the plan were primarily housing and human service based. The state specifically sent information on the plan and the public comment periods to specific interest groups through the internet and surface mail.

The state significantly updated its website and the draft plan was available on the website for the first time. The 2000 plan was also on the website for comparison purposes. The state has developed a mailing list of dozens of interested agencies and individuals and each of the entities were contacted about the availability of the plan, its website location and an offer to provide hard copy or emails as necessary. Copies of the draft plan were sent to selected community development, human services and housing advocacy agencies including the Crossroads Urban Center and Utah Issues. We also received input from the states' low income housing tax credit administrator, the Utah Housing Corporation. Most of the housing authorities in the state were contacted for their input on the plan. Any comments were included in the plan especially in the homeless and human services section of the plan.

The state obtained public input specific to affordable housing during an outreach program designed in concert with "Envision Utah", a non-profit entity focusing on smart growth and the provision of quality growth toolboxes. Two public meetings were held and were attended by many people representing many different interests. An executive committee was formed and continues to work on housing issues currently.

Consultation

The state has consulted with housing authorities, homeless service agencies, health and human service agencies, and the State Department of Environmental Health on lead based paint planning. The state housing staff has participated on the governors Task Force for the Transition to Adult Living. This task force was designed to create a comprehensive program to assist foster care youth and other youth in state custody to transition out of custody into positive, productive adulthood. Currently 70% of these "at-risk" youth have problems with life skill in employment, training, housing, etc.. We are involved to help these youth find housing so that we can prevent them from becoming homeless or from becoming law enforcement risks. We have also participated in the Olmstead Supreme Court planning effort for housing persons coming out of institutions with the State Department of Human Services. This plan is consistent with the needs of the social service, health (mental and physical) and other housing interests in the state. The outcomes of our partnership initiatives are included in this plan. We have consulted with the disability community, as well. Our statewide website documents the availability of accessible rental properties and there is information in the website to document the accessible characteristics of the units and vacancy information. This website will continue to be improved so the information will be easier to access. The disability community is in agreement with the priority given disability interests in the plan.

The most significant consultation for this plan was with the individual elected officials both at the city and county levels. Each city, town and county in the state was involved in the development of this plan. Each has an investment plan for the expenditure of public funds including their own general funds as well as their plans for other public and private investments. Priorities are listed. The priorities in this plan then reflect the local government priorities. We have had significant consultation with each of the seven regional planning agencies in the state. The state plan is in effect a compilation of the information and priorities of the regional plans. We have also met with and reviewed planning documents of the major entitlement communities in the state, as well as with Salt Lake County. There is nothing inconsistent with the entitlement plans in the state. We need to do more consultation with the new entitlement cities of Logan and St. George. They are still in the planning process at this time.

Several boards administering our programs have approved the plan including the Olene Walker Housing Loan Fund Board (HOME Funds), the CDBG Policy Committee, the Utah Energy Board (HOPWA) and the Utah Homeless Coordinating Committee (ESG, continuum of care).

Plan Development Process and Distribution of Funds Methodology

The 2006 Consolidated Plan for the State of Utah was reconceived in early 2003 with brainstorming sessions with staff and other outside individuals and agencies. With the changes suggested by HUD related to performance measures the Utah plan organization needed to be modified to accommodate these components. An outline of the plan was prepared and distributed to each of the seven associations of government in the state in a training session. The development of consolidated plans for each of the regions began in June of 2003 with initial data to be collected over the next year. A rough draft of the regional plans needed to be completed and submitted to the state by September 2004 with a final plan including all public comment prepared and submitted by December 1, 2004. The preparation of these regional plans is a major undertaking. The quality of the regional plans is exceptional and any of these plans could be submitted to HUD and would meet all of the requirements. These plans are available on the web by going to each of the regional sites. These plans will be referenced throughout this document and form the database for the state plan.

Each community in the non-entitlement areas of the state has developed its own capital investment strategy that identifies its goals and investment priorities for the next year. It is updated annually in connection with the communities one-year action plan. The plan identifies all of the communities investment priorities based on a comprehensive needs analysis performed regularly. These plans can be accessed in each regional allocation plan on the respective regional websites. These plans become the basis for the states prioritization of community and economic development plans. Housing priorities are not typically included in the communities capital planning but are identified and prioritized during the community public hearing processes for CDBG purposes. Non-profit housing providers like housing authorities and community development agencies identify these housing projects. The local non-profit housing providers generate priority housing projects nominated for Olene Walker Housing Loan Funds with support by the community leadership. Sometimes combination projects are developed using CDBG funding to support OWHLF applications.

HOUSING PROGRAM

Executive Summary

The dynamics of housing in Utah are complex and interrelated with economy and job growth and income and the use of credit, public policy at all levels of government, public opinions and prevailing attitudes, as well as geography and esthetics and desirability. There are parts of the state that are growing and developing new opportunities for housing, there are other areas that are not experiencing growth and are even seeing out-migration and high unemployment. Some areas of the state, primarily the eastern half of the state, have significant rehabilitation needs due to aging housing stocks and limited personal income for housing maintenance. Many families continue to pay more than 30% of their income and overcrowding is a problem that has been decreased somewhat but remains a significant problem.

The State of Utah is projecting that an average of 4,342 new affordable housing units have needed to be produced each year for the last eight years and an average of 2,621 units were actually developed creating a 40% gap annually. According to the 2000 census 625 new subsidized housing units need to be produced annually just for those families living in poverty or below 30% of AMI.

The effect of reduced funding coming from HUD in the HUD Section 8 Program will have a significant negative effect on the plight of the very lowest income households in our state. There are 1000's of families on waiting lists for housing authority vouchers. Now that list will grow and many of the families are at a higher risk of becoming homeless as a result. The agencies will steadily decrease the families with vouchers through normal attrition but the waiting list will not be reduced and the potential for significant increases in homeless families and individuals will be realized.

Data Collection Process

Each of the seven regions in the state has prepared a consolidated plan for their region consistent with the format of the state plan. In each of these plans there is a housing analysis including the need identified for multiple family rental housing and single-family construction and reconstruction including preservation. Each agency has also studied the quality of housing in the entire state, with the exception of Salt Lake County, through a "windshield survey". This survey included the onsite review of most of the housing in the state of varied types. The survey included a rating criteria utilizing the HUD model, new, acceptable, deteriorated and dilapidated conditions. We have a critical housing quality problem in the state in addition to the need for new housing. The quality issue is particularly acute in the eastern half the state where the economies are based on cyclic variations in the mining and oil and gas industries. Each of the regions has prepared an "Affirmatively Furthering Fair Housing Plan" the findings of which have been summarized and included in the Plan for the State of Utah.

Lower Income Housing Accomplishment Information

The State of Utah has reported on the housing accomplishments of its programs each year in the CAPER for 2000 through 2003 and can be referenced directly. All home funds are incorporated into the Olene Walker Housing Loan Fund.

In 2004 the state utilized its HOME funds, Program Income (PI) and state general fund appropriation according to the 2000 consolidated plan. The allocation of funds was made according to the 2004 Olene Walker Housing Loan Fund Allocation Plan adopted in March of 2004.

- Multi-family affordable units: 909
- Leveraging: For every one dollar spent of OWHLF (HOME) funds there were \$9.41 of other funds utilized in projects.
- Single Family affordable units assisted: 349 (235 with down-payment assistance and the remainder are single family self help projects, HomeChoice (homeownership for disabled persons) and rehabilitation/replacement housing)
- There were 24 disabled persons who became homeowners.
- Households Assisted 1,258
- 42% of all funds were spend in the rural areas of the State of Utah-DCED
- Average subsidy per unit is \$7,583 in the multiple-family program.
- Aggregate AMI for all projects: 44.13% of median income
- Non-profit housing providers involved in the Utah Capacity Building Collaborative created 154 units with a cost of \$1,537,417.

Affordable Housing Goals and Objectives

Method of Distribution

The OWHLF, including all HUD HOME funds, is now managed through the use of an allocation plan that establishes the policies and procedures for the allocation of funds. All state statutory and OWHLF Board Priorities are found in the OWHLF 2006 Allocation Plan included by reference and is found on the Utah.gov website. The loan underwriting criteria including subsidy limits are all listed in the plan and can also be accessed on the Utah.gov website.

Lower Income Family Housing Needs Assessment

The housing needs assessment is the culmination of months of data collection by seven regions in the state and the Utah Division of Housing and Community Development staff. There are diverse needs in the state so many that with the scarce public funds all of the needs will not be addressed. The summary of needs is listed in order of importance based on the statewide incidence of need.

1. Creation of safe and affordable multi-family rental housing for very low, low and moderate income households

Emphasis on rural areas

The rural areas of the state do not have adequate multi-family affordable rental properties. The local analysis all indicate that in the rural areas of the state there continues to be a need for especially large unit rental property development of a mixed income type to avoid stereotyping and avoiding NIMBY issues. Significant zoning issue impediments are expected (see Affirmatively Furthering Fair Housing Section). Senior housing developments in rural areas will be critical and a priority of these scarce public funds.

Priority on large unit (3-4 bedrooms) developments

There continues to be a statewide need for affordable housing where units have multiple bedrooms for large families. There are a few units being built with 3 bedrooms but very few with 4 bedrooms. The need is to focus on 3 bedroom units and to have some 4 bedroom units available to allow this choice for families who need them. Overcrowding continues to be a problem especially in tourism economies including Wendover, Park City, Moab and to a lesser degree, St. George. Public housing development of large unit properties is a priority.

Affordable rental housing for youth transitioning out of foster care and state custody

It is the strong desire of the state to provide housing opportunities for youth currently being forgotten by support programs. As an important component of the 10 year plan to eliminate chronic homelessness there is a need to develop housing for youth 18-21 where rents are subsidized such as group homes, transitional housing, set-aside units in mixed income developments and long term rental properties. These youth are currently distinctly at risk of becoming homeless.

Expansion of Rental Vouchers for low income families (federal and state funding)

Decreases in the availability of Section 8 rental assistance vouchers are a statewide concern. Various solutions are being suggested including the use of HOME funds for tenant based rental assistance. State sources are also being evaluated without there being too many plausible solutions due to the long term nature of the commitments. Temporary use of state funds for TBRA is likely and is supported in this plan. It will be necessary for funding to be made available to housing authorities to expand public housing options as rental vouchers continue to decrease. This is a role that the OWHLF can play in resolving this important problem.

Capacity building of existing non-profit housing providers to promote multi-family development

The state will continue to be committed to assisting small non-profit agencies to increase their skills in developing multiple family rental properties particularly in rural Utah. This will include housing authorities, community based organizations and especially CHDO's.

Funds will be used to provide operation assistance and technical assistance.

Elimination of Lead Based Paint Hazards

2. Creating Accessible Housing for persons with physical disabilities

Provide housing for all persons who have physical disabilities is a priority of the state housing programs.

Implementation of mandatory Fair Housing Compliance for all approved projects as a condition of funding approval is a contract obligation. It is estimated that approximately 25% of all persons with disabilities are living in housing that is not fully accessible

Elderly Housing development will continue to be a priority of the OWHLF. There will be an ever increasing need for elderly housing including independent living rental properties, assisted living and full care residential programs. This will be critical in the rural areas of the state.

3. Affordable housing for low-income households with members who have mental disabilities

There are increasing needs to augment the housing provided by regional mental health agencies for permanent housing facilities. Plans for the housing needs of the various mental health providers statewide are found on their individual websites and other internal strategic planning documents.

4. Preservation and improvement of existing single family affordable housing through rehabilitation and replacement when necessary including emergency home repair and the removal of lead based paint hazards in homes older than 1978.

In some regions of the state (Uintah Basin, Southeast) 33% of all housing is deteriorated or dilapidated (unlivable).

Windshield Survey Housing Quality Information

Bear River Region:	8% of all housing is deteriorated or dilapidated.
Wasatch Front Region:	Estimated that 5% of housing is deteriorated or dilapidated.
Mountainlands Region:	4% of all housing is deteriorated or dilapidated. (5% of all multiple family rental properties need rehabilitation)
Uintah Basin Region:	32% of all housing is deteriorated or dilapidated (7%).
Southeastern Region:	33% of all housing is deteriorated or dilapidated.
Six-County Region:	4% of all housing is deteriorated or dilapidated.
Five-County Region	3% of all housing is deteriorated or dilapidated.

(Note: the significant differences between the various regions are based on inconsistencies in applying standard review criteria)

Despite the lower percentages of homes being deteriorated or dilapidated in some of the regions there are localized areas within each region that have difficult housing quality problems. In the Five-County Region for example there are some communities that have housing that is deteriorated or dilapidated housing that constitutes as high as 20% (Big Water) of its homes needing significant rehabilitation or replacement. In many rural areas of the state, especially in unincorporated areas, there are significant numbers of older mobile homes that are deteriorated and can not realistically be rehabilitated. In some rural communities in the state up to 70% of all houses are mobile homes or manufactured housing. In these areas there is going to be a significant need for replacement financing to remove and replace these homes that are not safe and sanitary to live in any longer.

There is a need for extensive Emergency Home Repair. Windshield survey information showed 6% of all homes in the state need new roofs. It is likely that elderly persons and frail elderly and many single female heads of households occupy a large percentage of these homes.

Lead Based Paint Abatement

It is estimated that there are 212,573 homes in the state that are older than 1978 and are likely to contain lead based paint to some degree. Of this total number we have the following breakout.

Single Family Homes	Number of Units	% of Total Units by type
1 Unit Detached	161,820	29%
Multi-family Units		
2 to 19 Units	12,427	7% (of total Multi-family units)
20 or more Units	44,848	27% (of total Multi-family units)

Many of the 20 unit or more rental housing structures in the state were built prior to 1978 especially in the larger urban cities and therefore the percent likely to have lead-based paint increases.

The state has implemented an aggressive lead based paint program. With a CDBG set-aside all of the seven regions in the state have lead based paint testing equipment. The testing has been underway statewide now for a year in conjunction with the Department of Energy Weatherization Program. Lead based paint testing is underway throughout the state in all CDBG and HOME based rehabilitation efforts.

The abatement efforts are increasing the costs of rehabilitation to the homeowners. Our experience so far is that lead is not present in all pre-1978 homes. Approximately half of all homes built before 1978 have lead that needs to be abated.

5. Create Housing Solutions to implement the “10 Year Plan for the Elimination of Chronic Homelessness”

Construction and reconstruction of transitional and permanent housing for the homeless

The role of the HOME funds in creating housing solutions as part of the 10 Year plan to eliminate chronic homelessness will be to construct or reconstruct housing for transitional housing (youth) and permanent housing for the homeless in connection with improved services. Housing needs to be made available statewide according to the Homeless section of this plan.

6. Insure adequate housing for persons and families with special needs

There will continue to be a need for the construction and reconstruction of domestic abuse shelters throughout the state.

7. Increase homeownership opportunities for lower income families

Assistance will be provided for the following homeownership programs
Down-payment assistance utilizing ADDI, HOME and state funds
Self Help Housing Programs in connection with USDA Rural Development
Home Choice Partnership Program: Homeownership program for disabled persons
Provision of mandatory homeownership counseling statewide with standard curriculum

8. Provide for housing planning and development technical assistance and training for local non-profit housing providers

Local ordinance enhancement for the accommodation of increased densities
Moderate Housing Plans in compliance with state statute
Envision Utah Toolbox Implementation
Implementation of inclusionary zoning techniques statewide

2006-2010 Action Plan

Housing Action Plan Priorities

Priority #1	Creation of safe and affordable multi-family rental housing for very low and low income households, especially large unit properties.	<u>High Priority</u>
Priority #2	Creating Accessible Housing for persons with physical disabilities.	<u>High Priority</u>
Priority #3	Affordable housing for low-income households with members who have mental disabilities	<u>High Priority</u>
Priority #4	Preservation and improvement of existing single family affordable housing through rehabilitation and replacement when necessary, emergency home repair and lead based paint removal.	<u>High Priority</u>
Priority #5	Create Housing Solutions to implement the “10 Year Plan for the Elimination of Chronic Homelessness” and provide housing for other homeless or persons at risk of becoming homeless.	<u>High Priority</u>
Priority #6	Insure adequate housing for persons and families with special needs	<u>Medium Priority</u>
Priority #7	Increase homeownership opportunities for lower income families	<u>Medium Priority</u>
Priority #8	Provide for housing planning and development technical assistance and training for local non-profit housing providers	<u>Medium Priority</u>

The implementation of these priorities are reflected in the 2006 OWHLF Allocation Plan including all of the program set-asides and policies as described in that plan.

Basis for Priorities

These priorities are based on the following criteria:

- Need data expressed locally in regional plans
- Magnitude of the problem
 - Needs of the extremely low income and low income renters
 - Female Heads of Households
 - Elderly
 - Special needs
- Potential for the greatest impact
- Targeted populations least likely to be able to help themselves
- State statutory priorities contained in the Olene Walker Housing Loan Fund enabling legislation
- Olene Walker Housing Loan Fund board priorities expressed in its adopted Allocation Plan

Public Input

-

Table 1B
Special Needs (Non-Homeless) Populations

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Goals
Elderly	H	4,200	12.5 Million	20
Frail Elderly	H	1,200	5 Million	20
Severe Mental Illness	H	125	2 Million	5
Developmentally Disabled	H	500	3.5 Million	5
Physically Disabled	H	1,430	5.77 Million	30
Persons w/ Alcohol/Other Drug Addictions	H	10,100	18.5 Million	25
Persons w/HIV/AIDS	H	10	350,000	5
Other				
TOTAL		17,565	47,300,000	110

Table 2A

Priority Needs Summary Table

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low		Unmet Need	Goals
Renter	Small Related	0-30%	H	10,650	200
		31-50%	M	7,700	150
		51-80%	L	4,300	-----
	Large Related	0-30%	H	14,500	500
		31-50%	H	12,600	350
		51-80%	L	5,645	-----
	Elderly	0-30%	H	3,500	400
		31-50%	M	2,500	100
		51-80%	L	1,000	-----
	All Other	0-30%	M	2,750	400
		31-50%	L	1,600	200
		51-80%	L	----	-----
	Owner	0-30%	H	91,100	600
		31-50%	H	67,000	450
		51-80%	M	22,000	300
Special Needs		0-80%	H	17,565	70
Total Goals					4420
Total 215 Goals					4,420
Total 215 Renter Goals					2,300
Total 215 Owner Goals					2,120

Housing Performance Measures

The State of Utah Department of Community Development and Economic Development will incorporate the HUD and Council of State Community Development Agencies proposed performance measures with the associated outcomes and outputs. For each goal the selected objective, and measurable outcome and output will be identified. The selected format will be reported in IDIS appropriately according to the program requirements.

Priority #1 Creation of safe and affordable multi-family rental housing for very low, low and moderate income households

Objective: Improving the Availability of Affordable Rental Housing
 Outcome: Making affordable housing more available for lower income persons and families.
 Outputs: Numbers of low and moderate income households assisted
 Numbers of affordable housing units preserved
 Numbers of years of units with affordability insured
 Numbers of rental housing units rehabbed
 Numbers of low or moderate income persons served
 Numbers of investment dollars leveraged

Specific Output	2005	2006	2007	2008	2009
Number of Units	950	975	1000	1050	1100

Priority #2 Creating Accessible Housing for persons with physical disabilities

Objective: Improving the Availability of Accessible Housing for disabled persons
 Outcome: Making increased numbers of accessible housing units at affordable prices for lower income persons with physical disabilities.
 Outputs: Numbers of affordable, accessible housing units preserved
 Numbers of affordable, accessible rental housing units rehabbed
 Numbers of affordable, accessible housing units for purchase created.
 Numbers of persons with disabilities purchasing their own homes
 Numbers of low or moderate income persons with disabilities served.

Specific Output	2005	2006	2007	2008	2009
Number of Units	50	75	100	100	100

Priority #3 Affordable housing for low-income households with members who have mental disabilities

Objective: Improving the Availability of Housing for persons with mental disabilities.
 Outcome: Making increased numbers of housing units available at affordable costs for lower income persons with mental disabilities.
 Outputs: Numbers of affordable housing units preserved for persons with mental disabilities.
 Numbers of affordable rental housing units rehabbed for persons with mental disabilities.
 Numbers of persons with disabilities served.

Specific Output	2005	2006	2007	2008	2009
Number of Units	25	25	30	30	30

Priority #4 Preservation and improvement of existing single family affordable housing through rehabilitation and replacement when necessary including emergency home repair and lead based paint removal.

Objective: Providing decent, safe and affordable Housing for lower income homeowners

Outcome: Promotion of increased livability for lower income persons who own their home but whose home is not currently safe and decent.

Outputs: Numbers of low or moderate income households assisted
 Numbers of low or moderate income persons assisted
 Numbers of affordable housing units preserved
 Number of housing units rehabbed to code
 Number of housing units rehabbed
 Number of housing units repaired (emergency)
 Number of housing units replaced

Specific Output	2005	2006	2007	2008	2009
Number of Units	20	40	60	80	100

Priority #5 Create Housing Solutions to implement the “10 Year Plan for the Elimination of Chronic Homelessness” and provide housing for other homeless or persons at risk of becoming homeless.

Objective: Improving the Availability of Affordable Rental Housing

Outcome: Making affordable housing more available for homeless persons and families.

Outputs: Numbers of homeless households assisted
 Numbers of affordable housing units for the homeless preserved
 Numbers of years of units with affordability insured
 Numbers of rental housing units rehabbed for homeless persons
 Numbers of homeless persons served
 Numbers of investment dollars leveraged

Specific Output	2005	2006	2007	2008	2009
Number of Units	0	25	100	150	150

Priority #6 Insure adequate housing for persons and families with special needs

Objective: Improving the Availability of Accessible Housing for persons with special needs.

Outcome: Making increased numbers of accessible housing units at affordable prices for lower income persons with special needs.

Outputs: Numbers of affordable, accessible housing units preserved
 Numbers of affordable, accessible rental housing units rehabbed
 Numbers of affordable, accessible housing units for purchase created.
 Numbers of persons with special needs purchasing their own home.
 Numbers of low or moderate income persons with special needs served.

Specific Output	2005	2006	2007	2008	2009
Number of Units	10	15	15	15	15

Priority #7 Increase homeownership opportunities for lower income families

Objectives: Improving the Availability of Housing for lower income families

Outcomes: Making affordable housing more available for lower income persons and families.
 Making housing more affordable for lower income families.

Outputs: Numbers of low and moderate income households assisted
 Numbers of new homeowners created
 Numbers of affordable housing units preserved
 Numbers of years of units with affordability insured

Numbers of housing units rehabbed to code
 Numbers of low or moderate-income persons served
 Numbers of investment dollars leveraged

Specific Output	2006	2007	2008	2009	2010
Number of Units	350	350	350	350	350

Priority #8 Provide for housing planning and development technical assistance and training for local non-profit housing providers

Objective: Promoting the sustainability of local housing providers to develop additional affordable rental housing for low-income families.
 Outcome: Making affordable housing more available for lower income persons and families.
 Outputs: Numbers of low and moderate income households assisted
 Numbers of affordable housing units preserved
 Numbers of years of units with affordability insured
 Numbers of rental housing units rehabbed
 Numbers of low or moderate income persons served
 Numbers of investment dollars leveraged
 Numbers of non-profit agencies funding assistance applications prepared.

Recapture/Resale Policy

During the next five-year planning horizon a portion of the State of Utah, HUD, HOME program funds including all HUD program income and all matching funds will be used for homeownership purposes including the funds appropriated in the American Dream Down-Payment Initiative (ADDI). There will be some CDBG funding that will also be used for down-payment purposes over the next five years.

The expected appropriation of funds from the ADDI program of less than \$150,000 will not be sufficient to meet the demands of homeownership for low income families in Utah. The ADDI funds will form the basis for the homeownership program but additional funds from both the HOME program and from state appropriated funds will be provided. The state will provide approximately an additional \$200,000 or more to provide this resource locally.

All funds distributed under the homeownership programs will be subject to the recapture/resale provisions of this plan. All assisted housing, if it does not continue to be occupied by the original assisted family for the duration of the period of affordability, will be made available only to a second buyer who meets the income eligibility and uses the home as their primary residence. This will be assured through liens on the trust deeds for the property. If the property is sold to a non-eligible buyer funds will be paid back to the OWHLF. The amount to be recaptured will be based on the net proceeds available from the sale rather than the entire amount of the HOME investment. This adjusted amount will limit the amount to be repaid to the fund particularly when the property is in foreclosure.

Evaluation Methodology

All of the goals, objectives and performance measures will be tied to milestones and reporting protocol. The measurable outcomes and outputs will be reported as they are accomplished. They will be verified through our detailed program and financial monitoring processes. Most of the outputs are measurable and data will be collected and maintained in project files as the project proceeds through to completion. Specific reporting requirements are specified in the closeout packet instructions and in the report format itself.

When fully developed the IDIS reporting system will also track and measure results. The State of Utah looks forward to further improvements in this system to better reflect and measure the success of HUD funds distributed through the state. The state staff is fully invested in this reporting tool and has spent many hours making sure the information is accurate and up to date. This will help insure accurate measuring of success.

2006 AFFIRMATIVELY FURTHERING FAIR HOUSING PLAN

INTRODUCTION

The Utah housing market is a dynamic, complicated force that affects the lives of every Utahn in a profound way. Change is constant and the changes in the housing sector are obvious over the last five years. The complications of varied housing needs and ever-changing economies makes it difficult to anticipate need and address it constructively. The focus of this plan is to identify any impediments that any person faces in finding suitable, safe, sanitary and affordable housing regardless of their race, national origin, religion, sex or disability.

The housing market in our state continues to change and requires adaptation. The cost of housing has stabilized to some degree since the escalation of housing costs in the late 90's. Property values continue to increase to the point where finding suitable, affordable land is the most imposing impediment to the creation of new affordable housing. Market rate multi-family vacancies have slowly increased into the 6% to 8% classifications. During 2003 and especially in 2004 the Utah economy has been in a recovery mode after several years of a very slow economy. There continues to be supply problems with affordable single-family homes and especially large unit rental properties. The availability of accessible units is a permanent problem although the state is taking some steps to address this need with an incentive approach. The economy drives the development of affordable housing especially rental properties. We have seen some improvement in the need for preservation of expiring Section 8 and Rural Development projects. There will still be a need to preserve properties but now there are several developers in the state willing to pursue ownership of these properties. Most subsidized units with tax credits and vouchers will likely remain affordable but they will need increased subsidy to allow them to be rehabilitated and maintained as high quality community assets. The Olene Walker Housing Loan fund has been very successful in preserving the scarce state legislature appropriations during the recent lean times. The fund has not in effect been cut. The loan fund plans to increase its efforts to convince the State Legislature that we need some significant additional resources in order to have the resources to meet the needs of our lower income residents. The population of Utah continues to change. The population is aging but there is no perceivable decrease in the birthrate, still the highest in the country. There is a significant increase in the need for elderly housing and care facilities that will only continue to increase. Overcrowding continues to be a significant problem in rural areas of the state where the supply of housing simply does not meet the demands. A significant number of families continue to spend more than 30% of their income on housing costs.

Lending practices in the state have not been a significant impediment to housing availability at least as far as lending policy. No evidence has been found to demonstrate discrimination in lending practices based on minority status or geography ie: redlining. In the more remote areas of the state loan approvals cannot be made at the regional office level and must be made in main offices offsite. The biggest impediment to obtaining appropriate housing is individual credit worthiness. Many lower income families cannot qualify to purchase a home and sometimes even renting an apartment is difficult due to credit problems. When income is limited and knowledge concerning budgeting and credit management is limited families get themselves into trouble. The state has an efficient set-aside program for down payment assistance using state and HUD ADDI funding but the program comes with credit training and counseling for these families. The state is also partnering with Fannie Mae to address the escalating problem of predatory lending, "Equity skimming" is being used by an increasing number of lenders preying on lower income homeowners. Fannie Mae will provide mortgages to help people get out of loans with other unscrupulous lenders and the state will take soft seconds to make the loans affordable for the lowest income homeowners.

The solution to these problems is extremely complex politically and financially. First, there is not enough money available to correct the problems. We have multiple financial tools available but the problem is not limited to just housing finance. One of the most significant impediments is the cost of and availability of infrastructure to support the new housing needed. The issue of neighborhood acceptance of affordable housing is still a significant impediment. Tax base limitations in many communities needs to be improved before development can be considered. Personal incomes are not high enough for many working, lower income, people to afford large unit rents even if they were available. This is despite 2 wage earners in each family and multiple part time jobs with few if any benefits.

There have been some improvements in certain aspects of affordable housing over the last year. We are seeing improvements in the acceptance of affordable housing as significant public education efforts are paying off. The "Envision Utah" program is a legislative initiative to increase the awareness of all persons about smart growth, the costs of urban sprawl, affordable housing, transportation planning and the preservation of open space. There has been an attempt to help people understand that affordable housing when properly managed, designed and funded can be wonderful assets to the community and as awareness increases and as people see some innovative, attractive mixed income properties come into the community NIMBY is decreased. Another benefit of this is that as public awareness increases the willingness of elected officials to fund and allow development increases. We must have strong political support or we can not get the financial resources necessary to adequately deal with the problems. The education of all persons is a very important part of our strategy. Our efforts to eliminate impediments which stand in the way of allowing all persons regardless of race, sex, income, disability etc. will be long term and will require substantially increased public/private partnerships. It will take time to train local leaders, state legislatures, private business and the public generally. However, despite the nature and magnitude of the problem we must still

make concerted efforts to do everything possible so that all can accomplish our goals. All persons should be able to have choices with regard to the type, location and cost of the housing in which they chose to dwell.

At the onset of this discussion we all must recognize that all areas of the state are different in terms of the kind of housing available, affordability, location and local government approaches to housing management in their land use codes. There are however, some commonalities that are evident. Local government is the key facilitator or the primary impediment to affordable housing. Education of local government officials continues to be an ongoing function of the state and other agencies like the non-profit Envision Utah, a smart growth-promoting agency. Through this education local governments will recognize that they do have responsibility in the provision of housing for all residents and what options are available to them in providing these opportunities. It is hoped that local governments will become important players in laying the groundwork for affordable housing in their communities in a variety of different ways. Housing will not be thought of any longer as a private sector responsibility and ignore what is going on around them. They need to be actively involved in evaluating the problems with housing in their communities and in developing solutions.

Each of the seven regions in the state have developed their own AFFH plans, with the exception of the Wasatch Front region, who is still working on this part of their plan. The effort of planning and implementing strategies for change is long term with constant updating to address changes in the conditions surrounding affordable housing. We have discovered that this effort must be dynamic and does not have a completion date. Changes in the real estate market, employment, income, politics, land-use, developmental pressures all change and communities and counties must therefore anticipate change and plan for it. Our regional partners attempt to keep their fingers on the pulse of their areas to adjust the strategies to the changing times and to assist the communities and counties to deal with the changes. They have completed the effort of updating it for this five-year plan. It will be updated as necessary. These regional plans are directing the expenditure of scarce public housing related resources to the highest priority needs unique to their region. All regions have now defined the impediments in their areas. The state plan has utilized these regional plans in defining the fair housing issues in the state for 2006-10 and will continue to use them through the 2010.

AFFH SPECIFIC PUBLIC PARTICIPATION PROCESS

Input from all sectors of our population has been obtained locally during the planning process carried out by the regions during the preparation of updated Affirmatively Furthering Fair Housing plans. Each of the regional plans contained fair housing information. Comments were solicited on the plans and hearings were required as identified in the public participation section of this plan. Through the planning process a broad cross section of various private citizens and groups as well as public entities and individuals were involved in providing input. People that were involved to varying degrees in the process included low-income persons and low income advocacy groups. The Utah Labor Commission, Division of Anti-discrimination and Labor has detailed training curriculum for employees as well as members of the public on the fair housing issues including changes in the statutes and rights identified therein. DCED is in the process of refining an existing database to provide additional fair housing information for persons with disabilities. We were doing this in concert with the Utah Housing Corporation, the federal tax credit administrators, to provide an online service to help disabled person find suitable accessible housing.

There appears to be increasing apathy on behalf of the public to get involved in these decision-making efforts. There has been increased press coverage of these events then in the past and we plan to continue to use all of the resources available to us to be responsive to the needs of the people of Utah. It is apparent from the efforts made to date these processes that people really do not understand the magnitude of the fair housing issues and about affordable housing specifically. The concept of the working poor is just now coming to the forefront of discussions. Most of the lower income persons who we serve who are living in poverty (30% of AMLI) are working. Often both the husband and wife must work in order to pay for their family's needs including housing at 30% of income. Utah has lower per-capita income than most states. There is on-going discussion about the lack of housing available and associated waiting lists for public housing and the decreases in the number of vouchers and decreases in the value of the voucher itself. While HUD is recommending that states act to eliminate chronic homelessness HUD acts to reduce vouchers which is a key component of the solution of homelessness. These issues are discussed in the public settings.

In hearings there are few minorities present despite efforts to involve them. Most input received indicates that there is a limited amount of discrimination in sales and rental practices. There is present some discrimination based on religion. Some older, rural persons oppose government getting involved in housing at all and feel that it should be a responsibility of the private sector. These same people don't understand that even working people cannot find or afford market rate housing. The unemployed persons on welfare are limited in the housing available. There are no choices available to them in most cases. There were people also representing the opposite view, that only the public sector can really make important changes giving incentives to the private sector to accomplish these public purposes and to actually accelerate resolution of the identified problems. The persons who are especially targeted by the AFFH are those in our society least able to provide for themselves and who are in many cases an after thought in the marketplace. There were representatives from special interest groups that made sure that special needs were represented including the homeless, persons with disabilities, elderly persons and migrant farm workers.

The CDBG Policy Committee, made up of elected officials from each of the seven regions in the state have also adopted this document and have validated the analysis of impediments and the goals set to help eliminate these impediments.

OVERVIEW

HOUSING AVAILABILITY AND PERSONAL INCOME

The growth of the economy of Utah is improving in 2006 and is expected that it will continue to improve from the significant downturn in the late 90's through 2003. Smart growth is a significant initiative in the state currently and its intent is to deal effectively with growth itself by changing the nature of growth and how it is managed while we conserve open space and other sensitive lands. The State of Utah has several initiatives underway to assist in training communities to be able to deal with growth. The Envision Utah Program has developed detailed growth management "toolboxes" with detailed training programs on the use of the toolbox's to assist decision makers and the public to take some significant ideas into consideration when planning for communities. There is a specific housing component to the training and it is hoped that elected officials and planning commissioners will be able to better understand the implications of haphazard growth in their communities. A second program is called the Quality Growth Commission that was created to assist communities and other entities to preserve important lands proactively. There are financial resources available to help accomplish sound land use goals.

The cost of housing is beginning to increase again in 2006, after experiencing a slower growth rate for the past several years. Home building however continues to increase despite the cost factors because the houses do sell. Applications to the Olene Walker Housing Loan Fund are consistent. A significant number of homes (38%) being built in the urban areas of the state are new homes that sale for \$140,000 or less along the A significant number of applications to the states loan fund are for the preservation of expiring Section 8 subsidy properties and expiring Rural Development subsidies in the rural parts of the state. The state has an affordable housing planning law mandatory for all communities in the state except for communities under 1,000 in population. About 75% of the communities in the state have now complied with the law. This has increased the knowledge that local elected officials have about their specific affordable housing issues and has improved their acceptance level of it. Affordable housing is considered by local officials and by developers to be an afterthought in this growth process.

It is reiterated here that the most important impediment to housing choice in Utah is the inseparable supply of housing of various types as previously discussed combined with lower incomes of families limiting their ability to obtain credit/mortgages or even to come up with lease/rent requirements. The supply of affordable, multiple-family rental housing is limited in the market, particularly those with 3 bedrooms or more. There is a lack of rental housing in any form in the rural areas of the state. The cost of new owner occupied single family-housing only permits persons in the 80% to 100% of AMI to purchase it. With some down-payment assistance 70% to 80% of AMI families may be able to purchase a home if they can find one that a mortgage lender will loan on. The solution is complicated. In one regional study it points out that large families do not want to live in apartments. If they can't obtain mortgage money, they would prefer to live in a rental single family home that is often cost prohibitive, as well. What homes are available are extremely expensive or in a run-down condition. The solution to the problem is to build some larger unit, affordable apartments in a non-high rise design. A mixed income development with some large unit duplexes or town homes or even condominiums might be alternative housing types that could be made affordable and be more attractive to lower income families. The "self-help" housing concept where multiple families collectively build each other's houses saving labor costs has been a very successful program. It provides high quality home ownership opportunities for lower income families. One of the messages this document will attempt to deliver is that additional funding will help in resolving the problem and creative program designs taking into account the needs of the lower income families will also help in resolving the problem.

Rents have stabilized, vacancies in market rate apartments have increased and the overall economy of the state is improving. There are minimal increases in personal income and it will take a significant amount of time to catch up to the inflation of housing prices. Personal income has increased about 5% over the last 3 years whereas housing prices have increased 25% to 30% over the same period of time. Lower income families will continue to live in overcrowded and sub-standard conditions. In the Wasatch Front region rents are \$1,200 a month for a four bedroom home. A simple calculation demonstrates that a family would need an annual income of about \$48,000 to pay this kind of rent. This is the 80% of area median income for a family of four along the Wasatch Front. The State is emphasizing home ownership and families living in rental homes are being targeted to help them move into home ownership. The state is using the ADDI funds in this effort and is augmenting that amount with state and other HOME funds. There is collaboration underway to work with multiple private banks as well as FannieMae and Rural Development for mortgage funds and we will use the down payment assistance program to help them qualify for mortgages with RD. The program will require that all participants attend homeowner training classes and credit use counseling. There may be some credit enhancement funds available as well for qualifying families. The ripple effect will come into play as they move out of rental housing it becomes available for other people moving through the continuum. This program is being done on a limited scale initially. It will specifically deal with the Five County

Association of Governments regional area for the first year and then expand into the rest of the state as experience and funding increases from all of the various sources.

LOCAL LAND-USE CONTROLS AND NIMBY IMPEDIMENTS, ETC.

Another significant problem limiting the construction of affordable housing and a clear impediment to fair housing choice is the lack of vision of local governments and the lack of understanding of citizens with regard to affordable housing. Local Governments are experiencing a change of attitude with regard to affordable housing. The catalyst is the economy, public education campaigns, the Moderate Income Housing law and related litigation. High quality affordable housing is being built to demonstrate what it can and should be. At least 75% of local governments have now developed a moderate income housing plan with technical assistance from the associations of governments across the state. Legal action continues to be taken against communities not in compliance with state law. Communities still utilizing laws to preserve arbitrary large lot zoning and conditional use permitting requirements without regard to an affordable housing plan are being challenged. Many communities have high associated impact fees and permit costs. There is a real conflict in rural areas of the state in that they want to preserve rural lifestyles so they pass zoning ordinances requiring large lots and low densities and then are surprised when they compute infrastructure maintenance costs associated with extensive distances and few residents. For political reasons there have been limited opportunities to increase densities. =====There is a dilemma when these same communities complain about their inability to expand the tax base through economic development efforts because there is very little housing to support it. Expansion or relocation of businesses in a community will bring new people in to the community and they need housing of varied types. The city limits then expand to allow for more large lots and more expensive infrastructure versus allowing a mix of housing including some with higher densities and greater affordability and lower infrastructure cost per resident. Local governments have not been willing to accept the fact that there are some people in the community unable to purchase homes in the normal manner and they need more affordable housing. They also need the aforementioned programs to help them pay down-payments and closing costs. There are some people who decide that they want to rent and not buy. There are disadvantaged persons in all communities such as disabled persons, elderly, single female heads of households (divorce, death of spouse), young adults, unemployed persons as well as the homeless, who are not able to participate in making a choice as to the kind of housing in which they would like to reside because there are so few alternatives. Private developers are discouraged from building and operating multiple family rental properties primarily because of redtape and resistance. The legal action has now established that communities must prepare and adequate plan which states where affordable housing and higher density housing can be accommodated and to plan for where infrastructure can be accommodated to support this density. Capital investment planning, the cornerstone of the CDBG program planning, should reflect where infrastructure should be located and how to pay for it. It should take into account how other resources could be used to buy down the cost of infrastructure related to affordable housing with other public and private subsidies.

The attitude of the public toward affordable housing is changing as well but remains a significant impediment to housing the disadvantaged. Once individuals can see what innovative design can do for this specialized housing it has been much more acceptable. The state has increased its efforts to inform the public about the housing issues especially by getting involved in some outstanding newly designed units that will be assets to any community. By using some subsidies we can allow for not only improved design but also improved construction materials, open space and landscaping. The use of mixed income developments further removes the stigma attached to some development. Community disbursement and minimizing concentrations of similar units also helps to minimize objections. Slowly but surely we are breaking down the barriers to providing adequate housing of all types. It will continue to take some time but progress will continue to be made. Significant funding levels will also aid this initiative.

HOUSING AND DEMOGRAPHIC INFORMATION

Utah has experienced unprecedented economic and population growth over the last few years. These growth rates are now slowing down. Housing construction has been intense and the cost of housing has skyrocketed as identified in this plan. The state as a whole has experienced a 30% increase in population over the last 10 years. Utah is the 4th fastest growing state in the country following only Nevada, Arizona and Colorado. There are 2,150,205 people in the state currently. It is project to grow by an additional 205,000 persons over the next 5 years and reach 3 million people about 2015. Unemployment remains below 3.7% for the 8th year in a row. The cost of housing over the same period has increased by double that amount. Rents have increased 60%. Developers have found that upscale housing continues to sell despite the stabilization of growth but at a noticeably slower rate. Their returns on these investments are high. The plight of those persons in the lower income segments of society, those who have limited employment skills or are in some way disadvantaged are victims in this economy. In effect, they are forced into dwellings that are deteriorated or they end up paying significantly more than 30% of their income for housing. With a somewhat increasing vacancy rate (5% to 6%), there are still some limitations on the choices people have concerning what kind of housing in which they will reside. Our homeless population is slowly increasing, as well. Based on the year 2000 estimates the State of Utah Governor's Office of Planning and Budget estimates, the States population was listed above. This AFFH statement covers the non-entitlement areas of the state. The cities of Salt Lake, West Valley, West Jordan and Sandy as well as the remainder of Salt Lake County are excluded from this plan due to their

entitlement status. This reduces the population served by this plan by about 859,931 leaving 1,290,274. Further, the population from the other entitlements Ogden City (66,842) in Weber County, Provo City (112,183) and Orem City (81,223) are excluded as is Layton City (54,677) and Clearfield City (27,388) in Davis County under a special designation. This AFFH plan deals then with 974,961 persons.

The ratio of ethnic populations in the state have not changes significantly in the last year. Percentages represented in the population as a whole have not changed. The State of Utah population is made up of 9% minority persons who live primarily along the Wasatch Mountains (Salt Lake, Utah, Davis and Weber Counties) along with majority of the population where services are concentrated as well. The largest minority in the state is Hispanic (5%) followed by Asian (2%), Native American (1.5%) and African American (.5%). There are 2 large Native American reservations and 2 smaller reservations in the state where a majority of the Native Americans live. These locations are in the northeastern area of the state, the Uintah/Ouray Reservation and the extreme southeastern part of the state, the Navaho Reservation. The Navaho Reservation is primarily in Arizona with the northern extension in Utah. The Goshute and Paiutes reservations are both near the Nevada border in extreme western Utah. The reservations have severe housing problems, perhaps the most acute in the state. Some state resources are being used for rehabilitation and construction of new housing. The funds are only dealing with a very small portion of the needs that which are prevalent.

The income characteristics of the state show lower per-capita income (\$23,288) than other states in the west due primarily to a high birth rate and a large number of persons in younger age classifications. Utah ranks 41st in the United States in per capita income. There is slightly less than half of the population living in the State of Utah which are classified as having a low or moderate income based on HUDs definition of 80% of median income or less. One of the most perplexing problems in the state is the significant number of people who are underemployed. In rural economies, which are often centered around tourism, most available jobs are low paying service type jobs. Currently our unemployment rate is 3.5%, a slight increase over previous years. There are areas with higher unemployment such as in the Southeast and Uintah Basin. Many of the jobs in the state however, are lower paying service type jobs without much opportunity for advancement. Many families have both adults working and in some one of the adults has a part time job in addition. The state has a very high rate of graduation from high school and is higher then the national average in the percent of persons with college and post-graduate degrees. An atypical percentage of minority persons are in the lower income categories and due to limited incomes, correspondingly, a higher percentage of minorities live in inadequate housing. There remains about 43,500 housing units (37%) in the non-entitlement areas of the state in need of significant rehabilitation. These homes are primarily owned by and occupied by persons with incomes in the 30% to 80% of median income range. Many of these families are minorities.

This analysis will attempt to identify and plan for the resolution of impediments that result in limiting the housing opportunities for all persons in our society.

The data collected in the consolidated planning process has shown that the groups of people most vulnerable continue to be elderly persons, especially frail elderly (widows), mentally or physically disabled persons, persons with AIDS, Tuberculosis or Cancer, female heads of households, underemployed and unemployed persons, migrant farm workers and other legal and illegal aliens and homeless persons, etc.. There is a relatively small, but growing ethnic population in the state mostly concentrated along the Wasatch Front (Salt Lake, Utah, Davis and Weber counties). These persons do find problems with housing choice due primarily to disproportionately lower incomes. It has been shown that minority persons do not have the same training and educational opportunities in our society due primarily to their lower incomes. There is some evidence of racial discrimination. There have been very few racial discrimination complaints filed, however. The discrimination comes primarily in small unit, private housing where individual owners discriminate on a small scale without any fear of being disciplined because of it. There seems to be more discrimination due to religion in the state. Because Utah has a dominant religion some landlords prefer renting to members of their own religion. This is in violation of fair housing requirements and could be prosecuted if complaints are filed. It is hoped that through education and some legal action these violations can be minimized.

There is a better mix of housing types available in the urban areas of the state when compared with the rural areas of the state. Rural areas of the state do not have nearly enough rental housing available especially when you consider higher density multiple family housing. There has been a decided rural bias against higher density housing due primarily to antiquated stereotyping. Sometimes communities avoid higher density housing due to the infrastructure limitations. They simply have no tax base and rely on grants and limited loans to finance infrastructure. These communities have limited growth potential anyway and in many cases are not close to transportation locations and are remote to services and shopping and more importantly employment. It is not likely that they would be good locations for higher density housing anyway.

Public Housing Authorities and CHDO's exist in some areas of the state and they are primary providers of affordable housing. They are located usually in communities that are growth centers close to transportation and other amenities. They qualify for loans and grants for projects and they usually have some Section 8 vouchers. Some own and manage some multi-family properties and most are active in single family housing rehabilitation. In virtually all of these agencies who do have properties there are significant waiting lists for the units, thus demonstrating the need for more public involvement in providing housing for the most needy persons and families in the community. In some areas the waiting list has been closed due to the 2 or 3 year waiting periods. The State of Utah-DCED has created a partnership with the Enterprise Foundation to oversee a "Capacity Building Cooperative" with 8 of the most progressive, but limited agencies distributed throughout the state. These agencies will be given financial and technical assistance in an effort to make them be more productive in actually developing affordable properties. Assistance in developing financial statements, underwriting, grantsmanship and application preparation, board management and training, property management and location analysis will be provided to them in the hopes of dramatically increasing the production of related housing for their constituents. As they receive training and mature in their abilities and production they will be graduated and new, smaller agencies brought in.

HOUSING PROGRAMS AND RESOURCES

The financial resources of the State of Utah have been involved in housing to an increasing degree in recent years and there is more funding available at this time in the public sector than ever before. The state receives funding from federal and private sources and the Utah State Legislature has capitalized the Olene Walker Housing Trust Fund (OWHTF), the primary affordable housing resource in the state, consistently over the last few years. The Division of Community Development administers the various HUD programs such as HOME, Emergency Shelter Grant and Housing Opportunities for Persons with AIDS. About 10% of the yearly CDBG program funds are spent on housing related projects over the last several years. That is not done as a set aside, but is done as cities and counties decide due to the magnitude of the problem to do something about it. The number of housing related projects funded each year is totally based on how many are actually generated by eligible applicants. The Utah Housing Finance Agency, partially financed by the legislature, is very active in providing first time home buyer mortgages and is now branching out into innovative low income housing programs such as the Crown Home and Champ Home Programs. UHFA is the agency in the state that administers the Low Income Housing Tax Credit Program. The Department of Housing and Urban Development and the Department of Agriculture (CEDP) both have housing programs administered directly to homeowners or through banks and mortgage companies for lower income families. Many housing authorities and regional agencies access these funds for their residents. We are now seeing much more involvement from private banks as well as the Federal Home Loan Bank of Seattle. FannieMae and Canseco Bank are increasing their affordable housing presence in the state. Local banks including Zions Bank in particular are improving their involvement in housing, as well although not the degree necessary to really make a difference in the marketplace.

Private for-profit housing developers normally have their own funding available through investors or use banks, mortgage companies and others to provide a majority of the financing of housing development. These companies often seek partners in doing affordable housing where the returns on the investment may not be high enough to make projects work and still pay developers fees and operation and maintenance costs on-going. The public sector involvement decreases the development cost and increases the return to the owner as they agree to target lower income persons. The OWHTF loans money at 5% or less for varying terms depending upon the targeting of the project. If there are significant units available to the 30% of AMI population then 1% or 2% money is available for 30 years or even deferred interest is required if the need is financially documented.

Non-profit agencies are playing an increasingly large role in the provision of housing. Community or neighborhood based agencies are getting involved through the use of foundations/private donations and public fund grantsmanship. The network of housing authorities also provides extensive housing in areas where they have trained, active staff. They administer the section 8 voucher program and they also get

involved in housing rehabilitation, multiple unit, subsidized rental properties etc. These agencies provide services that no one else can and in some instances need assistance financially and technically. Many of the staff persons are volunteers or are paid very little and need some assistance in order to accomplish their goals. The State of Utah-DCED is providing significant resources to these agencies to assist them technically and financially as indicated above.

The homeless population is served by a variety of programs statewide primarily made up of non-profit agencies sponsored by local governments. Significant improvements have been made over the last 2 or 3 years to increase the facilities available for the homeless. For a long period of time the Travelers Aid shelters in Salt Lake City attracted people from all over the area. Over time questions were asked about fair share housing and the "continuum of care". How much homeless care should one community provide when the clients were coming from numerous other areas is a question asked more often now. Every community should provide facilities for their residents who become homeless and with some excess capacity may take a percentage of those from other areas. Many communities now have rape crisis centers or abuse shelters where woman and children can go to find refuge and counseling. Some areas which have relied upon local motels for temporary housing for the homeless, are now buying and rehabilitating structures which can provide housing for a larger number of people in a more cost effective manner. Mental health programs in many areas have been provided to assist those homeless persons who are mentally disabled. A list of the agencies in specific areas who are responsible for these programs is found in the State of Utah Consolidated Plan.

IMPEDIMENTS TO FAIR HOUSING CHOICE FOR ALL PERSONS

During the last year there has been extensive new analysis performed at the state and regional levels in an attempt to carefully evaluate the various impediments to fair housing choice and although the priorities have changed the basic concepts have not changed. The impediments are still the same but due to the efforts of many people and programs some of the biggest problems are now less significant and therefore hold a lesser importance statewide. The following impediments have been validated statewide as being the most important impediments standing in the way of all persons and families seeking and finding the kind of safe, affordable, clean, non-crowded, housing of their choice based on their situation in life. This right to choose the type of housing a person desires to live in should be available to all persons regardless of race, sex, religion, disability and to a lesser extent income. These most important impediments are present throughout the state not just in isolated areas. This analysis does include specific steps that can be taken to address and slowly resolve long-standing issues present throughout the state. These issues are not going to ever be completely resolved but steady, creative, innovative can make significant improvements. In some areas of the state certain of these issues are more important then others and we can make locally meaningful improvements as regional agencies and local governments combine to develop locally responsive solutions to these impediments. This report will identify some solutions that are available for localities and that the state will target resources to help resolve. These common problems, from a statewide perspective, provide the most significant opportunities in which to do the most good for the largest number of persons.

1. Personal Income and Credit Worthiness: By far personal income in Utah is the biggest impediment to obtaining credit or even to rent available rental properties. This problem will be perpetual in that the economy of Utah is to a large extent based on the tourist sector with its inherently low service type incomes. This of course, especially affects rural Utah. Personal income in Utah remains one of the lowest in the country. Many persons would likely be able to find improved housing if their family income were also improved. The Utah Housing Finance Agency gives first time homebuyer's assistance in paying for their new home. The state also has the Community Development Corporation that administers a statewide program for down payment assistance, locating and repairing existing homes and the agency does some new home construction. These homes are then made available to lower income persons. Due to these lower incomes many persons really do not have any choices were they will live. They live by default in housing that someone will rent to them often significantly above 30% of their income. As stated, there is often more than one family living in small apartments or houses because one family can not afford it on their own. May unscrupulous landlords allow this as long as the rent is being paid. And, often the available housing is deteriorated and is unsafe for anyone to live in it. The typical low-income family in Utah is employed. In Utah if you want to work jobs are available. However, many jobs only pay minimum wages and do not allow families to make inflated rent or mortgage payments. Families in these situations find that the bank or landlord turns them down because they do not have down payments or closing costs or rental fees. Lower income persons also often bring significant consumer or credit cost debt. Then there is the increasing incidence of bankruptcies further limiting housing options. People in these predicaments often cannot get out of this downward cycle on their own. The lack of marketable skills and education insure that persons will not be allowed to advance in society. There are employment training programs, credit

counseling programs and home management programs that can assist lower income persons to improve their state in life if they desire and the information about these services is made available to them. Wages for other public sector employment is also relatively low and opportunities to find adequate housing is difficult for even college graduates such as school teachers, police officers and fire fighters and public works employees, all essential people in any community.

As indicated earlier, the State of Utah has a low per-capita income and we have low un-employment so therefore there are a lot of full time jobs held by persons with families, which pay near minimum wage. These wages cannot pay for average housing costs let alone support a family. Typically, housing costs for an average 3-bedroom apartment, in acceptable condition, a family of 4 or 5 must pay about \$800 per month in the urban areas of the state. A family would pay somewhat less in rural areas but the wages are correspondingly lower in rural areas. At 30% of family income, a family would need to make at least \$28,000 per year to pay the rent for this kind of housing for it to be classified as affordable. Persons doing custodial work, fast food workers, retail sales and some low skilled assembly line workers, do not make that much money. They must therefore find a smaller, cheaper apartment or find additional sources of income such as a second job for the primary wage earner or the spouse must get a job or both.

Credit worthiness and qualifications for rental properties is the single largest barrier to fair housing choice in Utah. Landlords are now conducting credit checks and if there is a history of late payments, credit withdrawals or bankruptcies a person will not have many options in the housing market. If additional job training opportunities were available so that with marketable skills a person could earn a higher income and assistance given to help a family learn how to manage the income, there would be less of a housing problem in the state. Of course then, the question is asked who would take all of those service sector jobs essential in a service based tourism economy? There are opportunities available in the state for training and getting the word out to all people especially those with language barriers is difficult and some are not available universally. There is improving outreach to lower income people to educate them on these opportunities. If assistance can be given to the family to help with improving employment skill, help with closing costs or rental deposits, often quite costly, subsidized interest rates, lower income families could obtain housing more easily. Using some funding for credit enhancement and mandatory counseling and home management training could help people improve their credit history making them better able to obtain new credit or qualify for rental properties.

The important correlation between economic development efforts and housing cannot be overstated. Job creation, job enhancement, custom fit training, entrepreneur training and availability of business credit, must all play a part in helping to make housing choice available to a larger number of families. If income can be increased then the housing that is available can be more readily obtained. The governor's office of Utah is initiating a new program in 2001 aimed at bringing technology training and jobs to Utah both in the rural and the urban areas. It is called the Silicone Valley Initiative. The Silicone Valley in California is expanding to a significant degree and as businesses expand they must find less expensive locations for new plants and new production facilities. This will help diversify the rural areas of the state and certainly create some higher paying jobs. The creation of quality employment opportunities will help the states housing problems significantly.

Impediment Resolution Objectives:

Develop home buyer assistance programs including financial counseling, employment counseling and training programs, first time home buyer and down payment assistance programs, credit counseling and credit resolution funding.

Time frame: Ongoing, in that each year funding decisions are made individually depending upon rating and ranking (CDBG) and board decisions (HOME, ESG, HOPWA). Training and education of decision makers so that they will sponsor applications to address these issues will be ongoing. Workshops will be created in each region over the next two years using both CDBG funds and OWHTF dollars in 2001 and 2002.

Further capitalize job creation opportunities with our RLF management agencies through entrepreneur training and direct loans to start up businesses or business expansion. Some of the existing RLF's in the state have relatively large program income accounts and requirements will be made to increase loan production. Those with small PI accounts will be required to plan for future capital needs and increased production. All RLF's will be required to strategically plan for program expansion and outcome evaluations and production goals.

Time frame: Strategic Plans completed by December 2001 with funding applications. Related funding decisions made in February 2002. Related Outcome monitoring to be performed in Feb. 2003 and 2004.

2. Housing Availability and Housing Type: The State of Utah has experienced economic vitality unprecedented in our history. The economy is now slowing down but certainly not going into a recession. Due to this prosperity all sectors of the economy are growing including housing. Many new housing units are being built but the difference in the number of more expensive single family homes compared to the much lower number of higher density rental housing units is significant. There continues to be variation from one area to another depending upon economic conditions, land use ordinance restrictions and public and elected official attitudes. The optimal economic conditions in the urban areas of the state have existed for 3 or 4 years and over that time developers have built primarily single-family homes. There have been modest increases over the last 2 years in the number of rental properties developed. Most of the units are marketed to the middle to upper income tenant. Despite this development there remains only a 4% to 5% vacancy rate in the Salt Lake valley area. There is not much difference in the rural areas except the supply of rental properties is proportionately less. There just is not as much new rental property being developed. Therefore the vacancy rates remain low because there is little new recruitment to the number of rental properties available. There are significant increases in mixed income apartment complexes not built in a traditional high-rise manner. This is where the interest is and what marketing shows as being the preferred building type at this time. But it is not keeping up with demand. There are also extreme limitations in the number of housing units available for persons with special needs such as disabled persons, homeless persons and the elderly. There continues to be limited areas where the allowed density is consistent with apartment complexes. Non-profit generated affordable housing and housing authority managed housing development has been steady but is continues to fall behind the need as evidenced by long waiting lists of eligible low income persons. There is a significant need to increase funding levels for these agencies to not only construct new units but adequately maintain the current inventory. This is especially evident in the facilities for elderly persons, a rapidly expanding market.

The continued limited supply of housing has the market effect of driving up the cost of housing. Vacancy rates along the Wasatch Front have been edging up somewhat as some additional apartment complexes are built. Vacancies rates remain very low for "affordable" units. The cost of acquiring a new home or renting an apartment continue to go up but not at the same rate as has been experienced over the last few years. A typical 3-bedroom apartment in the Salt Lake area now rents around \$800. The rural areas continue to experience housing shortages due to the limited increase in new units constructed. In many of the more rural parts of the state the economy is not as robust and the construction of housing is not being developed at the same pace. There are significant biases against affordable housing due to long held opinions that higher density, affordable housing complexes are never maintained, rapidly deteriorate and become law enforcement problems. This will be discussed in more detail in another section of this report. In most areas there is demand for a variety of different housing types but the supply is not there to meet the demand. The typical situation in rural Utah is characterized by a large amount of single family housing on large lots and low densities, most of which is older and the newer homes are often much more expensive. There are a few affordable housing units available some of which are older, fix-up type homes and some are newer first time homebuyer units often of a manufactured origin. The rural areas of the state rely on mobile homes in mobile parks or on individual lots to meet the demand for "affordable" housing. There are a few multiple family rental housing units available usually in the form of duplexes and the very rare 4-plex. It is rare that small towns have anything larger than a 4-plex. Because most small towns plan around preservation of low densities and the rural lifestyle a residents housing options are limited to buying or renting a single family home or finding a site for a mobile or manufactured home with no basement to expand into. To be able to rent whatever more affordable housing available they must wait with numerous other persons for a vacancy in a mobile home or in the few duplex's or four-plex units. In the meantime they live in overcrowded conditions with relative or live in unacceptable, deteriorated housing in unincorporated areas with no services. There just are no other options available to them. There are extremely limited numbers of large (3+ bedrooms) rentals available in rural areas. The availability of affordable units, accessible units for disabled persons and limited care facilities for elderly and mentally disabled persons is also not available or is not keeping up with demand.

Fully accessible housing for persons with disabilities is in severely limited supplies and on that basis we encourage that there be some accessible units constructed in every project gaining benefits from any of the funding resources available from HUD or the State of Utah.

The expiring Section 8 contract issue compounded by the expiration of Rural Development subsidies in rural Utah will be a significant one over the next 5 years. Helping projects rehabilitate 20 and 30-year-old structures will be very expensive but worthwhile expenditures. There will be approximately 1800 units in this

category and it is expected that about half of them will need some assistance in remaining affordable. The OWHLF board will prioritize funding for the preservation of these subsidies to insure affordability. Many of these properties are dedicated for senior housing having received Section 811 funding. Elderly housing is critical in the future as the baby boomers continue to age.

Impediment Resolution Objectives:

Provide detailed training for both the planning officials and elected officials concerning the extent of the housing problem, alternative definitions of affordable housing type, alternative zoning techniques to maintain community goals while providing additional housing types. Continue momentum of the Utah affordable housing planning law by further assisting communities to complete appropriate housing plans. Increase the exposure and availability of the Olene Walker Housing Trust Fund in all areas of the state. Increase the capacity of the various CHDO's and housing authorities around the state. Increase funding to them and resulting projects generated therein.

Time frame: On-going over the next 5 years due to the slow process of changing attitudes and the constant change in elected officials.

Provide some incentives to provide diversity in housing types, funding sources, competitive programs, state priorities, infrastructure financing programs, etc. Time Frame: One year based on funding availability to be revisited in Feb. 2002.

Establish a capacity building collaborative with 8 selected CHDO's/Housing Authorities throughout the state to increase production of affordable housing in all areas. Commence a three-year TA effort to be completed

3. Infrastructure: The importance of related infrastructure in the provision of affordable housing has taken on a whole new significance due to some planning accomplished over the last year. In some urban areas and especially in much of rural Utah there is not capacity in community infrastructure to support new housing production. The regions and their constituent localities have done extensive capital investment planning over the last year to determine what exactly is the status of infrastructure and it does not look encouraging. There are some major gaps that must be filled in order to accommodate any meaningful housing development. It will very difficult to construct the needed multiple family housing in many areas of the state without some significant investments in infrastructure specifically water and sewer and road access. In some cases the provision of these services will take major capital investments to bring a system into compliance with state standard as well as to build in some excess capacity for growth. Most communities are unwilling to make major investments unless they are sure growth is imminent or is actually occurring.

Impediment Resolution Objectives:

This past year we accomplished the improvement of the quality of the infrastructure analysis required as part of this plan. Each region has newly updated capital investment strategy showing what needs to be done in their communities and how scarce infrastructure assistance monies will be spent. Many communities have adopted impact fee ordinances with intent of making development pay at least partially for its share of the costs of infrastructure support. Often these ordinances are very effective in alleviating the burden of paying for growth by existing residents. Often, these costs themselves are impediments to affordable housing in that the costs are born by the developer when the return on the investment is marginal. The community should wave or reduce these fees in order to facilitate this kind of housing as their participation and contribution to affordable housing.

In 2001/2002 the emphasis will be on actually applying CDBG and State Community Impact funds to projects relating to affordable housing where proposed. We will encourage and work with local governments to evaluate their use of scarce resources to more directly impact affordable housing resources.

4. Land Use Ordinances: The state of land use ordinance impediments to affordable housing is changing in micro-steps. Communities are responding to some limited degree to the effects of their affordable housing plans developed and updated over the last 2 or 3 years. Attitudes and approaches are changing. Minds have also been changed due to recent legal actions taken by disgruntled developers stymied in their efforts to get communities to properly plan for affordable housing in their community and to adequately address a specific proposed project. The courts have held that unless a community adequately complies with the housing planning law they can be taken to court. One community did a minimal job of evaluating its housing needs compared with its land use ordinances and the court made them go back and fix the plan to

provide for some affordable housing. Housing project approvals continue to take inordinate amounts of time to approve in some cases 3+ years. Cities are starting to modify their ordinances requiring parking lot requirements, color schemes and architectural designs needed, zoning limitations and variances, approvals of water, sewer and storm drainage can be expedited. It of course is not always this rosy and there still are some major problems with the acceptance of affordable housing but some improvements have been made and will continue. Many developers and non-profits are becoming much more adept at using the HUD HOME and CDBG programs, Low Income Housing Tax Credit Program, bank loans for construction and mortgage long term and investors loans.

It continues that housing planning typically is out of date especially in rural areas. Ordinances do not reflect understanding of fair housing laws, current case law changes, changes in state law as well as current, up to date information about what is really going on in the community. Many towns are doing things the same way as they have always done them and as such are not addressing important needs such as affordable housing and extensive rehabilitation needs. Through education concerning the need for certain kinds of housing and how to accommodate it and still maintain the quality of life in the community there may develop a more positive attitude towards the need for diverse housing resources in the community.

Some slow but steady improvement in understanding of these issues is happening. With concerted ongoing education, accurate information and the use of creative and innovative management practices solutions can be developed without compromising the integrity of the ordinances itself.

Impediment Resolution Objectives:

Continue to require compliance with the Affordable Housing planning law to continue to evolve housing planning in Utah.

Assist each community to complete their plan in that it requires an analysis of their ordinance base evaluated on the basis of its effect on affordable housing specifically. The AOG's will be the agencies through which this technical assistance will be provided.

Time frame: All plans completed by the end of the year 2002.

5. The "Not In My Back Yard" Syndrome (NIMBY)

It is pervasive in the rural parts of Utah that persons desire large lots, low density and freedom from laws and planning restrictions. When a four-plex rental development is proposed the citizens show up in force in zoning hearings and subdivision approvals before the city council. This continues to be a major issue in Utah but education campaigns are slowing making a difference. Special needs housing is the most susceptible kind of housing to NIMBY problems. Group homes for disabled persons, behavioral or substance abuse related housing, shelters and most types of transitional housing are also subjected to NIMBY mostly due to fear, density, lack of information, mistrust of elected officials and law enforcement, change in lifestyle, etc. Most of these fears are unfounded but local government could do a better job of involving citizens in finding solutions to these problems. Many of these issues could be resolved by allowing the public to speak out on the issues and carefully listen to the concerns and in consultation with these persons work out mutually agreeable solutions in good faith making tradeoffs and compromises as necessary.

Impediment Resolution Objectives:

The state and our regional planning partners will continue to prioritize public education as they way to decrease opposition to affordable housing during 2001,2002 and beyond. Common held, long-term beliefs take large amounts of time. This will continue to include training by regions and the state with elected officials and then citizens. Development of a transferable zoning and conditional use ordinance for use throughout the state for the management of special needs housing has been done and distributed. The state will mount a statewide affordable housing public education campaign in 2001/2002 using all available public media. A new affordable housing brochure will be produced to help people understand the problems and resources available to help in project development.

6. Housing Quality: Data, although now somewhat dated, shows that there were at least 44,000 units in need of rehabilitation several years ago. The number remains static in that as soon as older units are repaired newer units move into the deteriorated listing. Lower income persons have a really hard time taking care of their homes because they do not understand home management and how to take care of their finances in many instances. Many of these houses included in this number have code violations and are

unsafe for the families or individuals (often elderly, single female) who live in them. In some cases these houses are vacant and with some rehabilitation could be a source of additional affordable housing. The conclusion that we have reached is that these homes are occupied by low-income families who have little to no ability to make the necessary repairs on their homes. They may be only barely able to make the mortgage or rent payments. Many of these deteriorated homes are rented to low-income families and the landowner is not inclined to make the necessary repairs because of the tight market. Unless there are public programs made available to convince a landowner to make the improvements nothing will happen. Owner occupied homes are much more likely to be rehabilitated when funds are made available in the form of grants or loans. Unless there is public sector low interest loan or grant made available to low income owners very little will be done to improve the home.

There is a need to incorporate partners in this effort to rehabilitate homes. If an estimate is made of \$10,000 per home and of the homes needing rehabilitation an assumption is made that 75% are occupied by low or moderate income persons, the capital needed to repair these homes is over \$300 million. Government alone can not, in a timely manner, resolve a problem of this magnitude. Participants need to get involved with the understanding that funds will not be paid back quickly because many participants would have limited ability to pay. Private investment could be made in the case of rental property rehabilitation. However, returns will not be great in that the need is to provide incentives for affordable rental properties to be brought up to standard at a reduced cost to the owner so as to insure a return on the investment.

Impediment Resolution Objectives:

Continue to fund rehabilitation programs throughout the state so that funds are available in each region of the state to assist homeowners to make necessary improvements in their housing conditions.

Develop emergency home repair programs in all areas of the state to assist LMI persons to replace essential water, sewer, heating, electrical repairs, etc. immediately when problems occur.

Time frame: On-going based on need and funding availability.

7. Lending and Real Estate Sales Practices: Through extensive research conducted in accordance with this AFFH plan and the consolidated plan it was determined that although lending practices do preclude some persons or areas from receiving mortgages, there is usually enough money available if a person is first able to qualify for a loan. The lending practices in the state are not really an impediment to fair housing choice in and of itself. Most banks and mortgage companies will make loans in most areas of the state. They appear to have strict anti-discrimination rules and seem to loan money in all areas of the state. Enforcement of these rules may not be adequate but there did not seem to be a significant problem. It is more difficult to obtain a loan in the most rural areas of the state due to the fact that there are no offices available and a person would need to travel outside of their area to get to a satellite office. These remote offices rarely have final approval authority. Time is spent waiting for a higher level of authority in Salt Lake City to approve the loan. Areas like Daggett, Emery, San Juan, Wayne, Piute, Rich, Garfield, Kane and remote areas of Box Elder, Millard and Beaver Counties are examples of remote, rural areas where it is more difficult to obtain mortgage financing, although not impossible.

The real estate market in many areas of the state is booming and real estate companies are responding in those areas where they can make the most money. The same areas which have limited access to mortgage financing are also limited in real estate opportunity. Real estate developers are functional in those areas where the economy is secure and infrastructure is available. They can not really function effectively where people are unemployed or underemployed and where there is not enough water and sewer capacity to accommodate new homes.

Mortgages for the purchase of older properties is less available. Depending upon the qualifications of the buyer, it appears that funds can be available for the purchase or construction of multiple family rental properties, as well. Finding a site and obtaining approval to build is a much more difficult concern.

The issue in Utah limiting the availability of housing financing is not necessarily availability of mortgage financing but more importantly the problem is affordability that was discussed in other parts of this analysis. Low income persons can not qualify for the financing which is available. Interest rates have come down dramatically but often not enough to make units available due to inflation of the purchase price itself. Currently mortgage companies can make all of the market rate loans they want. In this current market environment, banks and mortgage companies may be very conservative in their loaning practices. Persons with jobs, making more than median income would be able to obtain financing virtually anywhere in the

state. Persons who have a job but are making 80% of median, CDBG eligible families, would likely not be approved unless they had some additional funds for a down payment and closing costs.

Developers desiring to do multiple family housing can in most cases find financing but often can not obtain zoning changes or building permits due to limitations on this kind of higher density development. Due to the current low vacancy rates most lenders will consider this kind of development especially if there appears to be good management capabilities as well as a thorough underwriting. The decisions on these kinds of projects are all made at the main offices.

Impediment Resolution Objectives:

The state will enter into a pilot project with other major private and public to increase home ownership beginning in the southwest part of the state. We will demonstrate that families in the 60% and even 50% of AML can buy and support the purchase of a house. Partners are Fannie Mae, Zion's Bank, Rural Development, HUD and other partners as the program expands statewide. In 2001 it will include 5 counties in the state and make about 12 mortgage loans. Then in 2002 it will expand statewide.

AFFIRMATIVELY FURTHERING FAIR HOUSING GOALS AND OBJECTIVES

The resolution of the housing problems addressed in this document will be a complex and long term proposition and will demand several key elements some of which have been taken care of or are in the process of being resolved. Some will not be resolved for some time and will be a perpetual component of these pages. These elements must all be present in each community, county and region that embarks on a program to dismantle these impediments. Each of these levels of government must be a participant in this effort. The solutions cannot be obtained unless a partnership can be formed with all players who can contribute in a variety of ways. What it really comes down to however is local and regional government acting as the catalysts for making solutions happen. In reviewing goals and objectives contained in each of the regional plans and from the perspective of the State of Utah, there are several recurring themes that will be incorporated into this plan. These goals are listed in descending order of importance.

1. Education: All persons in the state must be educated as to the real housing situation and that affordable housing is nothing to be afraid of or to avoid. High quality data has been developed and now needs to be presented in various ways in order to make as many persons as possible aware of what is really going on and what can and should be done to alleviate the problems. Television, newspapers, radio, need to be involved and will be to a much more effective level. Special interest forums, meetings, hearings, presentations, etc. have been held and will continue to be held to get the message out. We have come a long way toward convincing the messengers that problem exists and that something needs to be done. Local governments should take the lead in making change occur. Elected officials have been the initial target of education efforts. Now it is time to target the people with the fair housing issues. Then as plans are prepared, discussed and adopted and taken to the citizens for approval the elected officials can be better prepared to make a convincing case.

The Envision Utah program is a detailed explanation of what smart growth is and what we need to do a citizens to improve our communities, use funds more efficiently and conserve important open space. Fair housing practices and the issues of affordable housing are integral parts of this public education effort. The urban areas are well served in this effort. Rural areas now must be brought by a similar effort to educate people. We will highlight quality regional projects, characterize projects from active non-profit agencies in all areas of the state.

The effort to empower the 7 regions of the state to go out into each city and train elected officials and planning commissioners on land use policy and affordable, fair housing will continue in the coming years.

2. Planning: The State of Utah Consolidated Plan was rewritten in 2000. Now we must implement the processes of that plan. New data was collected, new public involvement was implemented, more communities were actually involved in detailed housing planning. Capital investment plans were substantially updated and amended. In the new year the public and infrastructure support of housing will be the focus. The actual development of new housing projects by non-profit agencies will also be an important priority of next few years. Planning must occur prior to actually receiving the development plans for new housing. Economic development planning also needs to be improved as an integral part of comprehensive planning at the regional level.

The state will continue to fully implement HB 295, the Affordable Housing Planning Law, through intensified technical assistance. The identification of impediments to the development of affordable housing especially that of land use control limitations will be highlighted. This will be done in close coordination with the consolidated plan and will actually be part of the general plan of the community. This will identify what the community will do to address the low income housing needs of the community now and 5 years into the future.

3. Partnership Development and Organization: Over the last few years the regions in the state have identified in their regional consolidated plans the creation of housing organizations who will be responsible for helping to create planning documents as well as be responsible for implementation efforts. Individual PHA's are also developing their mandated plans for their agencies as a major part of our partnership development. Out technical assistance being provided to a large number of these partners is developing into a large multi-year effort with more production of housing the result. There have been some major successes and some dismal failures so far in our efforts to accomplish improved partnerships. We will continue to work with the various failures to bring them in line with other areas. Many participants have been educated but because of the magnitude of the problem it will be on-going over the next 5 years period. There will be private for-profits and non-profits including housing authorities, local governments, health and social service providers, investors, church leaders, interest groups representing low income persons and especially developers and real estate agencies and private companies and banks as well as other interested parties all involved in this effort. It will take a lot more time to fully change minds and approaches. Each of the regions will be the catalyst for making this all happen. They will create committees and involve representatives from the elderly, disabled, ethnic and housing communities to be involved. They will host workshops and organization meetings on the issues, and make sure as many potential funding and coordinating entities obtain full buy-in into this snowballing process.

Local areas have decided how they want to organize their own partnerships and now they will begin the process on the ground. In some areas it may make the most sense to create it at the regional level. In others it may seem best to create it at the county or community level. Each regions consolidated plan will identify how this will be done in their area. The key to successful partnerships is to involve the "movers and shakers" in the community both in business and government. These groups must include persons who have financial resources which may be used to resolve the problems.

4. Funding: The financing of programs and solutions to identified housing issues is very important in order to really make a difference. Innovation, creativity, patience and forbearance, must all come together to make a difference. The government side of the equation should assist in the effort by obtaining maximum public sector assistance through grantsmanship, administration and organization, education, etc. Focused efforts to educate the state legislature on housing issues will help to increase the general fund appropriation to the Olene Walker Housing Trust fund. We are hoping a year of budget surpluses to receive a \$4.5 million allocation from the legislature to assist in our efforts to address the expiring Section 8 issue. The goal is to grow this fund to \$100,000,000 and it is now half way there at \$49,000,000. We have met our goals to date and the next interim goal is \$75,000,000 in 2006 and the ultimate goal to be achieved in the next 3 to 4 years or by 2008 or 2009. The funds are made available through loans to complete the funding of projects with gaps and to entice deeper targeting of lower income persons even to the 30% and 40% of AMI. The funds normally attract and leverage significant other public and private sector financing. No source of money should be left untapped. All federal agencies, HUD, CD (Farmers Home Administration, CSBG, Energy (Weatherization), etc. should be used. Applications for all state programs identified in the consolidated plan should be made. Banks, investors, retirement funds should all be involved. Funding will not just be used for housing itself and flexible money like CDBG will be used for infrastructure improvements and economic development. Money alone will not solve the problems but must be a part of the solution. As mentioned in other goals, education is the key to making this happen.

5. Economic Development: The effort to create high quality jobs universally throughout the state will be critical in this overall equation ultimately leading to better quality of life for families, not only better housing conditions. This ties in directly with our most critical impediment to fair housing choice that of personal income limits. Currently there seems to be some complacency in the economic development arena because of the overall health of the economy in Utah. There are some areas of the state that are not full participants in this prosperity. We will focus in on these areas initially because now is the time to work with these communities and regions and help them gain full buy-in in these good times. Efforts should also be concentrated on developing higher quality, higher paying jobs. We need to continue to make funds available for small business development within communities that will create jobs for low or moderate income persons. We will also work with all areas of the state to have equal training opportunities so that all persons regardless of their situations can participate. The priority should be on expanding existing businesses not

attraction of outside companies. The second priority will be to increase training opportunities so that lower income persons can improve their ability to obtain new higher quality jobs created. Low income persons can enhance their skills and find employment which will actually increase their earnings and make more housing choices available.

Homeless Executive Summary

The State of Utah is excited to report on the past, current and future activities regarding the homeless population in the state. For many years, Utah has been extremely active in promoting services to assist in both the prevention and amelioration of homelessness. During the last five years, Utah has made substantial progress in identifying the needs and gaps in its continuum of care while at the same time providing services to successfully transition many homeless individuals and families into self-sufficiency. With the broadening of our coordinated effort statewide, we have developed a system of efficiency in identifying the needs of the state and coordinating all of our resources to effectively transition individuals to self-sufficiency. In the next five years, the state will be highly mobilized in providing a "housing first" approach to addressing the needs of the homeless. This also includes the plan to end chronic homelessness by 2014. In summary, the state is committed to achieving the following outcomes over the next five years:

Homeless Prevention- Through effective discharge planning and prevention efforts, entrance into homelessness will be reduced by 40% from the year 2005 baseline.

Affordable Housing- Permanent Supportive Housing inventory dedicated to the chronically homeless will be increased by 25% over year 2006 inventory.

Supportive Services- All local Homeless Coordinating Committees will be fully functioning with all stakeholders participating by December 31, 2005.

Information Management- The State Homeless Management Information System (HMIS) will be fully implemented by September 1, 2005. The 211-information line will be fully integrated by December 31, 2008.

Chronic Homelessness- The ten-year plan will be finalized by June 1, 2005. The number of chronically homeless will be reduced by 25% over the next five years.

Homeless Needs Analysis

The last five years have been marked with change and evolution. Never before has there been a greater collaboration effort in the statewide continuum of care. Also, never before has there been a greater need to efficiently use resources to both prevent homelessness and effectively serve those who are homeless. Utah has highly diverse needs across the states. The primary concentration of homelessness is found in the urban centers of Salt Lake City and Ogden, yet all areas of the state experience homeless needs in varying degrees. Rural areas have seen a remarkable increase of homeless persons. No longer are these populations mostly transient. Increasingly, the rural communities are dealing with local families experiencing an economic downturn. Although not homeless according to HUD's definition, families are frequently doubling up providing an inadequate living environment for many parents and children. Because of the downturns of the economy in recent years, all regions of the state have reported a drastic increase in the number of local families experiencing some degree of homelessness. A recent study of homelessness in Utah points to economic problems as the primary trigger to homelessness in the state. This is not to say the number of transient homeless is not great, but the needs of the homeless have changed. The state actively participates twice yearly to conduct point in time counts of the homeless population. The results of the most recent point in time count can be found in Table 2.1. As evidenced by the point in time count, the effects of homelessness affect many different populations throughout the state. The State has seen an increase in the number of homeless families over the last five years and we expect this to remain a high priority during the next five years. Also of particular concern are the chronically homeless which is addressed in the state ten-year plan to end chronic homelessness and the amount of Native Americans who find themselves homeless in the rural regions of the state.

The following is the Continuum of Care structure we have operated in the past:

Home Ownership
Affordable Housing (Rental)
Transitional Housing (Rental)
Jobs (Job Placement, Private Business Partnerships)
Supportive Services: Education, (GED) Training (Career Training), life skills, Child Care
Transportation (Individual and Mass transit needs)
Health Services (Mental Health, Disability, Drug and Alcohol, AIDS, TB)

Food Banks and Clothing Resources (Referral Programs)

Shelters (Provide adequate temporary housing throughout the state for homeless, domestic abuse victims, provision of case management and counseling services)

Homelessness: Need to identify and provide outreach to get all homeless involved (Disabled, victims of domestic abuse, working poor, etc.)

While this continuum addresses all the aspects of the process needed to provide the necessary aid to an individual, housing is often a barrier in accessing mainstream resources such as social security disability, Medicaid, or have hampered the ability to obtain employment. As such, the state of Utah has developed a structure to eliminate the barriers homeless individuals and families face that prevent them from progressing along the continuum. The state has identified the importance of re-housing individuals as rapidly as possible making it a first priority in the continuum to enable homeless persons to access the services along the continuum.

The State of Utah has two primary input and delivery systems working in collaboration to identify and solve the issues involving homelessness in the state. They are the three continua of care and the State Homeless Coordinating Committee.

The State of Utah has always maintained a strong focus on addressing homeless needs. The Governor has an appointed Homeless Coordinating Committee (HCC) focused on identifying needs and providing resources to address those needs. The HCC is represented by several departments within the state dedicated to providing services in the continuum of care. In 2002, President Bush announced an initiative to end Chronic Homelessness by the year 2012. The U.S. Department of Housing and Urban Development then charged each state to develop a plan to end chronic homelessness in ten years. In 2004, the Utah State Legislature voted to support this initiative. Also in 2004, then Governor Walker refocused the HCC to include cabinet members. This gave the HCC the flexibility to not only identify needs but to form state policy to address these needs. The following departments are currently serving on the HCC:

State Planning Coordinator
Superintendent of Public Instruction
Utah Housing Corporation
Department of Human Services
Department of Corrections
Department of Community & Economic Development
Department of Workforce Services
Department of Health

The State of Utah currently has three continua of care operating: Salt Lake County Continuum of Care, Mountainlands Continuum of Care, and Balance of State Continuum of Care. While Salt Lake County and Mountainlands are highly populated areas, the Balance of State has many rural communities. Although their needs are broad and diverse, all three have been successful in identifying gaps in their continuum and directing funding for projects that fill those gaps. According to the inventory and gaps analysis performed by the three continua, there is a significant shortage of all levels of shelter for Utah. (See Table 2.2) This table is the housing activity and gaps analysis for the three continua of care in the state. The focus for this year is to develop permanent supportive housing and transitional housing units in proportion to the unmet needs of the populations served by the respective communities. The State Homeless Coordinating Committee and the three Continua continue to identify these housing units as most critical in not only providing essential services to homeless individuals, but the means by which these persons can most effectively stabilize and climb forward on the continuum of care.

The "Housing First" approach is essential in the state's ability to deliver mainstream services and lift homeless persons into increased self-sufficiency. For the next five years, the primary emphasis will be to develop more transitional housing and permanent supportive housing projects. The resources of the state will be primarily directed towards these goals. Along with the development of more affordable housing units, a primary goal of the state is to have effective homeless prevention measures in place to decrease the entry into homelessness. The state stand committed to using its maximum 30% of the ESG allocation to prevention activities as well as using state funds to supplement effective prevention programs.

One of the highlights of the past five years is the focus the continua have placed on the implementation of a Homeless Management Information System (HMIS). In 2001, the three Continua decided to combine their resources to implement the HMIS. In conjunction with money funded directly from the Pamela Atkinson

Homeless Trust Fund, the HMIS is well underway with statewide implementation to be completed by September 1, 2005.

Another highlight of interest was the need for bringing other stakeholders to the table to discuss what resources are available to assist in the effort to eliminate homelessness as well as how to most effectively implement these policies locally. As such we have added many more ideas and resources to the discussion through the additions of law enforcement, discharge planning, philanthropic organizations, local governments, financial institutions and faith based organizations. All of these entities are represented at both the state and local level in assessing needs, identifying solutions and implementing policies.

Existing Infrastructure and Activities

Utah's vision statement for the homeless is that, *"Every person has access to safe, decent, affordable housing with the needed resources and support for self-sufficiency and well-being."* The State, as mentioned above, has refocused the Homeless Coordinating Committee to develop and implement policy from all the agencies providing services to the homeless populations. As part of this effort, the HCC has developed several committees to address specific issues related to the homeless such as: discharge planning, affordable housing, supportive services, information systems, and implementation infrastructure. Each of these committees has several subcommittees to further specify the needs and solutions to the gaps in the services being provided. (See Exhibit 1, Attachment IV)

The strategy of the HCC in addressing homelessness begins continuously identifying the needs in the state. This starts with the implementation of HMIS. As previously stated, the state has dedicated significant resources to have this implemented by September 1, 2005. With the implementation of HMIS, the state will be able to accurately view the various subpopulations of the homeless and identify where the needs for services lie. Along with HMIS, the HCC will receive input from the regional continua of care and the local homeless Coordinating Committees regarding the issues affecting their region of service. These local homeless coordinating committees also include the agencies involved in the continuum of care, such as: law enforcement, local government, faith-based organizations, education, service agencies, workforce services, housing authorities, financial institutions, general public, homeless or formerly homeless individuals and health organizations.

The state is also supportive and involved with the 211 information and referral line for supportive services. This line will aid many by providing service information to those in need. With the implementation of HMIS and plans to integrate 211 into the HMIS, we feel the state is well equipped to identify needs and resources for anyone who accesses homeless services or who is at imminent risk of becoming homeless.

The primary goals of the HCC in their Housing First approach are to prevent homelessness whenever possible and to provide permanent supportive housing that makes it sustainable. These goals led to the following priorities for the committee:

1. Preventing homelessness
2. Rapidly re-housing
3. Providing supportive services
4. Having timely and accurate results.

As previously mentioned, the state of Utah is focused on specific subpopulations of the homeless. Of particular emphasis, is the subpopulation of the chronically homeless. In June 2004, the Church of Jesus Christ of Latter Day Saints, loaned an executive for one year to help draft the state ten-year plan to end chronic homelessness. His efforts have helped to broaden the scope and participation of the state to address all homeless needs, but in particular to dedicate particular attention and resources to the population of chronically homeless individuals. In researching this sub-population, the HCC determined to change the state approach with these individuals. The current shelter system and supporting services have not assisted these individuals in becoming self-sufficient. Although they remain a particularly difficult population to employ, it was found that many were not obtaining the mainstream resources such as Medicaid, Social Security and other programs available to them. One of the main barriers identified for this population was the need for a permanent address. This sparked the development of the Housing First approach. The state is committed to projects that provide permanent supportive housing to difficult to serve populations and specifically to the chronically homeless. Just recently, Salt Lake City Housing Authority announced a 100-unit project specifically designed for single homeless men. This project will have a high level of case management to aid the residents in obtaining mainstream resources and assisting them in becoming more self-sufficient. This project was specifically designed with the ten-year plan in mind and the state goal of

adding affordable housing inventory. The HCC continues to support all agencies in their efforts to provide affordable housing options for the homeless populations of the state and particularly the chronically homeless. This project will serve both.

The State HCC continues to identify a need for more homeless prevention activities across the state. Agencies throughout the three continua stress the importance of these services. Many times temporary aid to a troubled family can greatly reduce the cost of services provided. Homeless prevention activities provided under the Emergency Shelter Grant (ESG) have greatly aided individuals throughout the state with rental or mortgage assistance as well as aid in paying utilities. Individuals who do receive aid are able to stabilize with this one time assistance. These prevention activities are key in reducing the number of individuals and families entering the homeless system. The HCC has allocated funds from not only from ESG to fund these programs but it has also chosen to supplement the programs from the Pamela Atkinson Homeless Trust Fund (PAHTF). Homeless Prevention Activities alone comprised 28% of ESG for FFY 2003. (See Table 3.1)

The State Community Services Office (SCSO) is the designated administrator of several homeless programs throughout the state. The SCSO is dedicated to funding activities to aid those with very low to low-income in improving their financial situation. These individuals are one minor problem away from homelessness. Along with the aforementioned rent and utility assistance, the SCSO works closely with agencies that sponsor Individual Development Accounts (IDA) and participate in Voluntary Income Tax Assistance (VITA) to help individuals to save and access the additional financial assistance available to them. It is known that approximately \$80 million of Earned Income Tax Credits (EITC) goes unclaimed in the State of Utah. This is of tremendous importance not only to assist these low-income families, but also a huge source of economic stimulation.

The agencies serving the homeless population of Utah are both unique and inspiring. Each agency has inspiring stories of success. The state is supportive and encouraged by the service provided by the entities it funds. Currently, the state uses the following funding sources to serve the homeless: Emergency Shelter Grant (ESG), Pamela Atkinson Homeless Trust Fund (PAHTF), Critical Needs Housing Appropriation (CNH), and the Emergency Food Network (EFN). In 2004 alone, the state legislature appropriated over 2.5 million dollars toward these funds. Although more funding is needed to fill the gaps in housing and services, Utah is committed to achieving maximum efficiency with the current allocation it receives for each of these funds. Each is critical in the continuum of care.

The Pamela Atkinson Homeless Trust Fund (PAHTF) is the most flexible of all the funds available to agencies. The activities funded by this source are used to serve the homeless or very low income (at or below 125% federal poverty level). Uses of these funds include homeless prevention, match for Emergency Shelter Grant, Case Management, Temporary Shelter, Mass Feeding, Outreach and any program designed to help these individuals increase self-sufficiency. For the state fiscal year 2005-2006, the legislature appropriated an extra \$300,000 in the effort to organize the state effort to end chronic homelessness and implement the state HMIS.

The Critical Needs Housing appropriation is a set aside of state appropriated funds for specific housing needs. These needs are limited to emergency home repair for those who are extremely low income, match for HUD Continuum of Care funding, leverage for other housing monies, technical assistance grants to aid rural communities in their application for housing monies, including continuum of care, and enabling persons with disabilities to make their homes accessible through renovation.

The Emergency Food Network provides funding for many agencies across the state to manage the food delivery system to those who are in need. This has always been identified as a key service to those who are in financial distress allowing for increased resources to maintain the housing available to them.

All of these funding sources have steadily increased over the years and the outlook is positive for the state to continue its support of the homeless activities of the agencies throughout. The SCSO works in conjunction with the HCC allocation committee to allocate funds from all the above sources, including ESG, thus providing an equitable and focused distribution to match the states needs and goals. The application process begins in January when the HCC Allocation Committee meets to design the application and scoring criteria for the next fiscal year. High emphasis is placed on the goals and objectives established by the HCC. For the current year application, the state has placed great importance in participating in the HMIS. Also of great emphasis in the scoring process is an agency's participation in the continuum of care and local homeless coordinating committees. With these mechanisms in place, it is assured all agencies have a chance to voice what the needs are in their areas of service. A Public Notice for Availability of Funds and

RFP is made available a minimum of six weeks in advance of the application due date. A workshop is held approximately one month following the announcement to help agencies in the application process as well as make them aware of the federal and state requirements to these grants. Agencies generally turn in their application during the two weeks following the workshop. Applications are then reviewed by the allocation committee of the HCC and agencies are then invited to a hearing where they answer any questions the allocation committee may have had regarding their application. Upon a thorough review of all applications and following any hearings, the allocation committee meets and makes recommendations for funding. Any agency with programs that fit the definitions of funding is invited to apply. The final allocation is ratified by the HCC and award letters are sent out usually in May with funding available starting July 1st.

Because all of these programs are run out of the SCSO, the broad needs of the state are covered and services are not overlapped. The SCSO actively participates in the Continuum of Care process providing technical assistance grants for the various continua to aid in their successful applications.

Ten-Year Plan to End Chronic Homelessness

The HCC is committed to end Chronic Homelessness in the State of Utah by the year 2014. As previously mentioned, the HCC has drafted an action plan to end chronic homeless and set milestones for achievement along the way. Key in this endeavor is the implementation of HMIS and the full organizational completion of local homeless coordinating committees. Although we are just underway in this endeavor, the results and enthusiasm behind the state objectives are highly positive. In October 2004, we held the first annual homeless summit where service providers, government officials and any concerned citizens were able to attend and receive valuable instruction on the issues and voice opinions on the needs of the communities of Utah. We had an excellent turnout and plan to continue these annual summits to bring the community together on these issues. During the summit, the ten-year plan draft was presented. It was strongly supported as a way to more effectively serve the chronic homeless.

Although the ten-year plan is still a draft, it has been submitted for technical review. This document will be finalized by June 1, 2005 and officially adopted as the state goals for the next ten years regarding the chronically homeless population. Although the plan names the chronic homeless population in it, the concepts and goals are highly applicable and fully supported by the HCC as objectives to effectively solve all homeless problems in the state. A full copy of the draft is attached as Exhibit 1 for reference.

Strategic Planning & Outcome Measurements

The next five years hold many exciting opportunities for change and growth. We feel that the organizations we have in place and the focused goals of the statewide community give us great opportunity to continue to evolve policies that effect change in the lives of the homeless and those at risk of becoming homeless. In establishing outcomes related to the priorities of the State, it is first critical to assess the current needs and gaps of the state. The state is actively involved twice a year in obtaining a point in time count in accordance with HUD guidelines to assess the extent of homelessness in Utah as well as the nature of who is accessing the services and why. In gathering this information, heavy emphasis is placed on the input of the three continua of care as well as individual visits from the SCSO to grantees. Essential to future assessment is the inclusion of these processes as well as the implementation of HMIS. The State of Utah is committed to the following priorities listed in order of importance:

1. Preventing Homelessness
2. Rapidly Re-Housing
3. Providing Supportive Services
4. Timely and Accurate Results

Preventing homelessness entails a comprehensive approach to coordinating the various federal, state and private resources available to help those at risk of becoming homeless to be stabilized in their own housing. Those at risk of being homeless have the following factors contributing to that risk:

1. Pay more than 30% of income toward housing
2. Seasonally employed or employed less than full-time
3. Discharged recently from a public institution (mental health, penal, foster care, Juvenile Justice Services, and hospitals)
4. Experiencing any minor event (car repair, health issues, etc.) affects their ability to pay for housing.

To help prevent these issues from leading people into homelessness, we propose to continue to direct the 30% maximum allowable ESG funding to prevention activities such as rental/utility assistance to help mitigate minor events. Additional State funds are also dedicated to ameliorating temporary situations to help

prevent homelessness. The HCC subcommittee on Discharge Planning will develop and implement policy to provide supportive housing to those who will be discharged from a public institution. The HCC will continue to focus resources on development of affordable housing to match supply with the demand for those at risk to only have to pay a comfortable portion (no more than 30%) of their income toward housing. The HCC will continue to direct resources to programs that successfully place individuals into stable and adequate employment. Through these activities, entrance into homelessness will be reduced by 40% over the next five years.

Rapidly re-housing is essential in the housing first approach of the HCC. The lack of a permanent dwelling is commonly a barrier to access mainstream services that can help stabilize homeless persons and lead them to increased self-sufficiency. Of concern is the lack of affordable housing available to these individuals. The HCC plan is to increase the transitional and permanent supportive housing stock available to the chronically homeless by 25% over the next five years.

In conjunction with being re-housed, it is critical for homeless persons to receive supportive services. This is especially critical with special needs populations that require intensive case management to provide adequate assessments of needs and available resources. In order to eliminate chronic homelessness and aid others in increasing self-sufficiency, it is essential these services enable those who access the system the ability to move toward self-reliance. The organization of local homeless coordinating committees is the last key step in bringing all the stakeholders to the table of resources and discussion. With all these resources working together, the state is confident these persons will obtain the necessary aid to increase their stability. The HCC goal is to have all local homeless coordinating committees fully functioning by December 31, 2005. This coordination in turn, will greatly enhance the focus of supportive services and enabling more access by the homeless population of this State.

Timely and accurate assessment and results are critical in all the strategies and priorities listed above. Of key importance in achieving this goal are the statewide implementation of HMIS and the eventual integration of the 211 information line to that system. The State of Utah will have a fully implemented statewide HMIS by September 1, 2005 with integration of the 211 information line by December 31, 2008. In addition, it is critical the three continua continue to collaborate and identify the specific needs of the homeless for our state. Their reports are essential to the policies to be established by their own local Homeless Coordinating Committees as well as the State Homeless Coordinating Committee. Both ESG funds as well as funds from the PAHTF are dedicated to case management and outreach to identify the specific needs and solutions to the problems our homeless population faces. These coordinated efforts will also be the key in identifying local solutions to the emergency shelter, transitional housing and permanent supportive housing needs in their respective areas. The State will continue to support the three continua with technical assistance in the application for funding of these types of units and services. The local HCC is essential in the delivery of services to ease the transition of the homeless to permanent housing and independent living. Together, they will align their resources and programs to fit the needs of the homeless of their respective area.

Through more effective coordination of resources, the HCC believes it can achieve greater outcomes and obtain greater funding both locally and federally to support our efforts. Additionally it contributes to more efficiency in the service delivery system with the resources we are using. The HCC is committed to do the following:

1. Support local agencies in their application for Continuum of Care funding to aid new projects aligned with the state defined goals and local objectives.
2. Promote increased funding to the PAHTF, CNH, and EFN state appropriated funds. The HCC will continue to equitably allocate these monies in conjunction with the defined goals of the state.
3. Allocate ESG in accordance with federal guidelines with 30% of the allocation dedicated to prevention activities.
4. Ensure all programs are used to serve homeless individuals or those who are at or below the 125% federal poverty limit.
5. Continue to fund activities that are effective in achieving the above listed priorities.
6. Upon finalization of the ten-year plan, the HCC will apply for technical assistance grants and other funding resources to aid in the implementation of the plan.

In preparing outcome measures, the homeless programs of the State of Utah have chosen to adopt the outcome recommendations from the Joint HUD/OMB/Grantee Outcome Measurement Working Group. Specific indicators will measure these outcomes in the following manner:

Outcome: Create Decent Housing with new/improved availability

Indicator: The State plans to increase the number of new/rehabbed units of permanent housing for homeless persons and families, supported through development and operations by 373 over the next five years. There are no known set-aside units for the chronically homeless, although these individuals currently occupy many units. Working from our 2005 baseline assessment of set-asides, the State will increase the number of available set-aside units for the chronically homeless by 25%.

Outcome: Enhance Suitable Living Environment through new/improved accessibility.

Indicator: Number of persons stabilized. Of the current population of homeless persons in Utah (2,765 from the most recent PIT count), 95% will be stabilized with access to emergency shelter, transitional housing or other available housing and basic intake and referrals.

Table 2.1

Utah State Sheltered Individuals Characteristics

	N	%
18-39	404	33.1%
40-64	677	55.4%
65 or above	30	2.5%
Unknown	110	9.0%
Male	868	71.1%
Female	353	28.9%
Unknown	0	0.0%
White	844	69.1%
African American	82	6.7%
Hispanic	139	11.4%
Asian/Pacific Islander	11	0.9%
Multi-racial	19	1.6%
Native American	17	1.4%
Unknown/Other	109	8.9%
Mental Illness	174	14.3%
Substance abuse	281	23.0%
Veteran	158	12.9%
HIV/AIDS	1	0.1%
Domestic Violence	78	6.4%
Being Underage	1	0.1%
Other	443	36.3%
Unknown	85	7.0%
Chronically Homeless	477	39.1%
Total	1221	100.0%

Utah State Sheltered Family Characteristics

	N	%
Single Parent Families	314	82.0%
Two Parent Families	69	18.0%
Two Person Family	141	36.8%
Three Person Family	100	26.1%
Four Person Family	90	23.5%
Five Person Family	32	8.4%
Six Person Family	9	2.3%
Seven Person Family	4	1.0%
Eight Person Family	6	1.6%
Nine Person Family	0	0.0%
Ten Person Family	1	0.3%

Eleven Person Family	0	0.0%
Twelve Person Family	0	0.0%
White	748	60.7%
African American	62	5.0%
Hispanic	271	22.0%
Asian/Pacific Islander	5	0.4%
Multi-racial	34	2.8%
Native American	75	6.1%
Unknown/Other	37	3.0%
Total Families	383	100.0%
Total People in Families	1232	100.0%

Utah State Sheltered Parent Characteristics

	N	%
Single Parent Female	307	68.8%
Single Parent Male	7	1.6%
17 or <	2	0.4%
18-39	351	78.7%
40-64	93	20.9%
65 or >	0	0.0%
Unknown/not recorded	0	0.0%
Mentally Ill	50	11.2%
Substance Abuse	72	16.1%
Veteran	5	1.1%
HIV/AIDS	1	0.2%
Domestic Violence	189	42.4%
Underage	1	0.2%
Other	128	28.7%
Total Parents	446	100.0%

Utah State Sheltered Children Characteristics

	N	%
Aged 0-2	146	18.6%
Aged 3-4	107	13.6%
Aged 5	58	7.4%
Aged 6-11	222	28.2%
Aged 12-13	57	7.3%
Aged 14-17	78	9.9%
Unknown	118	15.0%
Male	344	43.8%
Female	344	43.8%
Not Recorded	98	12.5%

Live with Two Parents	139	17.7%
Live with Single Parent	647	82.3%
Total Children	786	100.0%

Utah State Sheltered Unaccompanied Children		
	N	%
Aged 0-2	0	0.0%
Aged 3-4	0	0.0%
Aged 5	0	0.0%
Aged 6-11	0	0.0%
Aged 12-13	4	23.5%
Aged 14-17	13	76.5%
Unknown	0	0.0%
Male	7	41.2%
Female	10	58.8%
Not Recorded	0	0.0%
White	12	70.6%
African American	1	5.9%
Hispanic	1	5.9%
Asian/Pacific Islander	3	17.6%
Multi-racial	0	0.0%
Native American	0	0.0%
Unknown/Other	0	0.0%
Total Unaccompanied Children	17	100.0%

Utah State Unmet Need

	N	%
--	---	---

Waiting Listed

Families	3895	
People in Families	2594	
Unaccompanied Children	720	

Turned Away

Families	57	
People in Families	157	
Unaccompanied Children	155	

Table 2.2

Fundamental Components in CoC System - Housing Inventory Chart								
EMERGENCY SHELTER								
Provider Name	Facility Name	HMIS	Geo	Target Population		2004 Year-Round Units/Beds		
			<div></div> Code	A	B	Family Units	Family Beds	Ind. Beds
Current Inventory								
Balance of State Continuum								
CAPSA	CAPSA Shelter	P-6/05	499005	SMF	DV	8	32	0
Your Community in Unity		P-11/04	499003	FC	DV	5	11	0
Family Connection	Davis Emergency Shelter	P-11/04	490174			12	36	5
Family Connection	Safe Harbor DV Shelter	P-11/04	499011	DV		11	32	0
New Horizons	Shelter	P-6/05	499041	FC	DV	0	20	45
Six County AOG		P-6/05	499041	SMF		0	0	0
Canyon Creek	Women's Crisis Center	P-6/05	499021	FC	DV	0	0	9
Dixie Care & Share		P-11/04	499053	M		9	25	28
DOVE Center		P-6/05	499035	FC	DV	0	29	0
St George Housing Authority		P-11/04	499053	FC		53	109	0
Iron County Care & Share		P-11/04	499021	SMF		0	6	12
Cedar City Hsg Authority		P-11/04	499021	FC		0	40	0
Golden Rule		P-11/04	499007	M		3	5	33
Seekhaven		P-11/04	499019	M	DV	1	2	7
Uintah Basin AOG		P-6/05	499047	FC		0	0	0
Uintah County		P-6/05	499047	SMF		2	6	0
Ogden Rescue Mission		P-6/05	499057	SMF		0	0	90
YCC	Women's Crisis Ctr	P-11/04	499057	FC	DV	0	32	0
St Anne's		P-11/04	499057	SMF		10	26	96
SL County Continuum								
Catholic Community Services	Marillac House	P- 09-05	491092	M		0	30	0
Rescue Mission	Rescue Mission	N	491092	SMF		0	0	100
Rescue Haven	Rescue Haven	N	491092	SF	DV	0	0	15
Salt Lake Interfaith	SL Interfaith	N	491092	FC		5	20	0
South Valley Sanctuary	South Valley Sanctuary	P-09-05	491388	FC	DV	13	58	0
The Road Home	Salt Lake Community Shelter	P- 8/04	491092	M		31	101	379

	Winter Shelter	P- 8/04	499035	M		0	100	352
Valley Mental Health	Safe Haven	P- 11/04	491092	SMF		0	0	15
Welfare Square	Scattered Sites	N	491092	M		0	36	28
YWCA	Crisis Shelter	P- 09/05	491092	M	DV	15	46	4
Odyssey House	Odyssey House	N	491092	M		14	35	98
Salt Lake Community Action Program		P- 09/05	491092	SMF	AIDS	0	0	5
Mountainlands Continuum								
Center for Women & Children in Crisis, Inc.	CWCIC Shelter		491014	FC	DV	0	18	3
Community Action Services, Inc.	Motel Voucher Program		491014	FC		0	0	0
Food & Care Coalition of Utah Valley, Inc.	Motel Voucher Program		491014	SMF		0	0	0
Wasatch Mental Health	Motel Voucher Program		491014	SMF		0	0	0
Church of Jesus Christ of Latter-Day Saints	Motel Voucher Program		491014	FC		0	0	0
Peace House	Peace House		499043	FC	DV	0	8	0
Wasatch Mental Health	Vantage Point Youth Facility		491014	YMF		0	0	9
SUBTOTAL						182	837	1237
Under Development								
Community Action Services, Inc.	Motel Voucher Shelter Program	491014						
TOTAL						182	837	1237
TRANSITIONAL HOUSING								
			<input type="checkbox"/> Geo	Target Population		2004 Year-Round Units/Beds		
Provider Name	Facility Name	HMIS	Code	A	B	Family Units	Family Beds	Ind. Beds
Current Inventory								
Balance of State Continuum								
Bear River Mental Health	Group Home	P-6/05	499005	SMF		0	0	12
Bear River AOG		P-6/05	499005	SMF		0	0	11
Davis Behavioral Health	DBH Transitional	P-6/05	499011	SMF		0	0	16
Family Connection Center	Davis Transitional Hsg	P-11/04	499011	FC		25	75	0

Davis County Citizens Against Violence	Safe Harbor TH	P-11/04	499011	FC	DV	12	36	0
Central Utah Counseling	Mt. Pleasant	P-6/05	499039	SMF		0	0	12
Central Utah Counseling	Nephi	P-6/05	499023	SMF		0	0	10
Central Utah Counseling	Triangle	P-6/05	499039	SMF		0	0	1
New Horizons	New Horizons	P-11/04	499041	FC	DV	5	28	0
Dixie Care & Share	181 N 300 W	P-11/04	499053	FC		1	4	0
Dixie Care & Share	145 N 300 W	P-11/04	499053	FC		2	4	0
Erin Kimball Foundation	Erin Kimball Foundation	P-11/04	499053	FC	DV	15	52	0
Cedar City Housing Authority	Cedar City Housing Authority	P-6/05	499021	FC		4	16	0
Iron County Care & Share	La Casa		499022	SMF		0	0	6
Southwest Behavioral Health Center	Mountainview House	P-11/04	499053	SMF		0	0	14
Southwest Behavioral Health Center	112 Robbers Roost	P-6/05	499053	SMF		0	0	4
Southwest Behavioral Health Center	114 Robbers Roost	P-6/05	499053	SMF		0	0	4
Southwest Behavioral Health Center	129 E 600 S A/B	P-6/05	499053	SMF		0	0	6
YCC	TH	P-11/04	490888	SMF		0	0	40
Homeless Veterans Fellowship		P-11/04	490888	SMF	VETS	0	0	29
St Anne's		P-11/04	490888	SMF		0	0	2
Salt Lake County Continuum								
Evergreen Mgmt.	Smith North Apartments	N	491092	FC		33	116	0
	Smith South Apartments	N	491092	SMF		0	0	16
Housing Authority of Salt Lake County	Cherrywood Sandy	N	491098	FC		1	4	0
	8821 South	N	491098	FC		1	3	0
	8823 South	N	491098	FC		1	3	0
	8831 South	N	491098	FC		1	6	0
	5100 West	N	491346	FC		1	5	0
	TBRA	N	499035	M		14	37	2
	Gregson	N	499035	SMF		0	0	26
	Highwood	N	491346	FC		1	8	0
	HOPWA	N	499035	SMF	AIDS	0	0	18

West Valley City	Amherst	P-09/05	491346	FC		1	3	0
	Spring Glen	P-09/05	491347	FC		1	4	0
Salt Lake Interfaith	8 South	N	491092	FC		3	12	0
The Road Home	1617 Riverside	P-08/04	491092	FC		1	4	0
	1619 Riverside	P-08/04	491092	FC		1	4	0
	1099 Wenco	P-08/04	491092	SMF		0	0	3
	1097 Wenco	P-08/04	491092	FC		1	4	0
	Fairstone	P-08/04	491092	FC		1	2	0
	Cedar Pointe	P-08/04	491092	FC		1	2	0
	Archstone	P-08/04	491092	FC		1	2	0
	Villa Charmient	P-08/04	491092	FC		6	22	0
	Helm	P-08/04	491092	FC		1	2	0
	Swede Town	P-08/04	491092	FC		1	5	0
	Art Space	P-08/04	491092	FC		5	11	0
	Boulder Pines	P-08/04	491346	FC		1	2	0
	Bridge Project	P-08/04	191092	FC		2	8	0
	Bridgeside	P-08/04	491346	FC		19	68	0
	Compass Villa	P-08/04	491346	FC		1	2	0
	Compass Townhome	P-08/04	491346	FC		4	18	0
	American Heritage	P-08/04	499035	FC		0	0	0
	Hidden Meadows	P-08/04	491092	FC		1	2	0
Family Support Center	The Village	P-09/05	499035	FC		22	68	0
Utah Non-Profit	5th East	P-09/05	499035	FC		1	2	0
	Jacob	P-09/05	491092	FC		12	54	0
	Riverwood Cove	P-09/05	491092	FC		22	88	0
	Willow Park	P-09/05	491092	FC		3	8	0
Valley Mental Health	Homefront II	P-09/05	491092	SMF		0	0	10
	Ivy House	P-09/05	491092	SMF		0	0	24
Volunteers of America	Homeless Youth Transition Home	P-09/05	491092	YMF		0	0	7
	Center for Women and Children	P-09/05	499035	M		5	14	11
	Transitional Housing	P-09/05	491092	M		7	17	12
	Bond House	P-09/05	491092	SM		0	0	4
Wasatch Homeless	Wasatch Homeless	P-09/05	491092	SMF		0	0	14
YWCA of Salt Lake City	Res. Self Sufficiency	P-09/05	491092	SF		0	0	26
	Huntsman Apt.	P-09/05	491092	FC	DV	36	160	0
	Teen Home	P-09/05	491092	YF		12	24	0
Housing Authority of Salt Lake City	138 Yale Ave.	P-09/05	491092	FC		1	2	0
	321 Coatsville	P-09/05	491092	FC		1	2	0

	HOPWA	P-09/05	491092	M	AIDS	14	31	18
	603 S. 500 E.	P-09/05	491092	FC		1	3	0
	653 Iverson	P-09/05	491092	FC		1	2	0
	655 Iverson	P-09/05	491092	FC		1	2	0
	741 Roberta	P-09/05	491092	FC		1	2	0
	743 Roberta	P-09/05	491092	FC		1	2	0
	770 E. 500 S.	P-09/05	491092	FC		1	2	0
	313 Sherman A/B	P-09/05	491092	SMF		0	0	2
	1629 W. Talisman	P-09/05	491092	FC		2	4	0
	Ardmore	P-09/05	491092	FC		2	12	0
	718 S. 700 E.	P-09/05	491092	SMF	VETS	0	0	14
	24 E. 1700 S.	P-09/05	491092	SMF		0	0	8
	846 E. Fairmount	P-09/05	491092	SF		0	0	4
	570 S. Foothill Dr.	P-09/05	491092	SMF	VETS	0	0	61
	1433 W. Glenrose Dr.	P-09/05	491092	FC		1	4	4
	1177 W. Indiana Ave.	P-09/05	491092	FC		1	6	6
	1109 Glendale Dr.	P-09/05	491092	FC		1	4	4
	548 S. 900 W.	P-09/05	491092	FC		1	6	6
	411 E. 900 S.	P-09/05	491092	FC		1	6	6
Odyssey House	Odyssey House	N	491092	M		4	12	25
Mountainlands Continuum								
Housing Authority of Utah County	Willow Cove	P-09/05	491014	FC	DV	0	28	0
Provo City Housing Authority	Single Family Homes	P-09/05	491014	FC	DV	0	22	0
Scenicview Center, Inc.	Scenicview Center	P-09/05	491014	SMF		0	0	18
Provo City Housing Authority	Westgate Apartments	P-09/05	491014	FC	DV	0	24	0
Food & Care Coalition	Transitional Housing	P-09/05	491014	SM		0	0	4
Alpine House	Transitional Housing	P-09/05	499043	SMF		0	0	17
SUBTOTAL						324	1185	537
Under Development								
The Road Home			491092			0	20	10
Center for Women & Children in Crisis Inc.	CWCIC Transitional Housing 4-plex		491014	FC	DV	0	14	0
Food & Care Coalition of Utah Valley	Transitional Housing		490918	SM	VETS	0	0	4

Mountainlands Community Housing Trust	Mountainlands Transitions	499043	FC	DV	0	19	2
SUBTOTAL					0	53	16

TOTAL 324 1238 553

PERMANENT SUPPORTIVE HOUSING

Provider Name	Facility Name	HMIS	Geo <input type="checkbox"/>	Target Population		2004 Year-Round Units/Beds		
			Code	A	B	Family Units	Family Beds	Ind. Beds

Current Inventory

**Balance of State
Continuum**

Four Corners Mental Health	Ridgeview	P-11/04	499019	SMF		0	0	8
Four Corners Mental Health	Willows	P-11/04	499019	SMF		0	0	8
Catholic Community Services	Four-Plex	P-11/04	490888	SM	AIDS	0	0	4

**Salt Lake
County
Continuum**

Family Support Center	The Village		499035	FC		25	83	0
Housing Authority of Salt Lake City	Shelter +Care (The Road Home)		491092	M		5	10	20
	Shelter + Care		491092	M		2	4	23
	Shelter + Care		491092	SM	AIDS	0	0	4
	Shelter + Care		491092	M	AIDS	8	17	19
Housing Authority of Salt Lake County	Shelter + Care		499035	M		41	121	72
The Road Home	Wendel		491092	SMF		0	30	2
	Frontier House		499035	FC		2	10	0
	Frontier Apts.		499035	SMF		0	0	14
	867 S. 400 E.		491092	FC		1	2	0
	869 S. 400 E.		491092	FC		1	2	0
Utah Non-Profit	Aspenview		491092	SMF		0	0	0
	Campbell Court		431346	FC		25	16	0
	Campbell Towne Home		431346	FC		10	41	0
	Rio Grande		491092	SMF		0	0	49
	Lowell		491092	FC		0	0	1
	Sedona		491092	FC		0	0	16
	Sego House		491092	SMF		0	0	0
	5th East		491092	SMF		5	14	14
Valley Mental Health	Alliance House		499035	SMF		0	0	8
	Homefront		499035	SMF	MI	0	0	8
	Jane's West		491346	M	MI	0	0	6
	Oquirrh Ridge East		499035	SMF	MI	0	0	12

	Oquirrh Ridge West		491346	SMF	MI	0	0	12
	Valley Crossroads		491346	SMF	MI	0	0	20
	Valley Horizons		491346	SMF	MI	0	0	20
	Valley Woods		491346	SMF	MI	0	0	58
	Valley Villa		499035	SMF	MI	0	0	20
	Safe Have 2		491346	SMF	MI	0	0	24
	Jane's East		491092	SMF	MI	0	0	12
	Lake St.		491092	SMF	MI	0	0	8
	Laurelwood		491092	SMF	MI	0	0	12
	Roberta St.		491092	SMF	MI	0	0	10
	Valley Plaza		499035	SMF	MI	0	0	7
Mountainlands Continuum								
Housing Authority of Utah County	Yarrow		499049	SM				17
	Shelter + Care		499049	SMF				22
	Sunflower		490918	SM				3
Provo City Housing Authority	Shelter + Care		491014	SMF				21
	Mapleview		491014	SMF				24
	Permanent Housing		491014	SM				4
Wasatch Mental Health Inc.	Supportive Residential Treatment Project		499049	SMF				52
	Independence Residential Project		499049	SMF				56
SUBTOTAL						125	350	690
Under Development								
Davis Behavioral Health	Davis PSH	P-6/05	499011	SMF		0	0	19
HAME			491092	SMF		0	0	100
Scenicview Center, Inc.	Scenicview Center		491014	SM		0	0	22
Provo City Housing Authority	Shelter + Care		491014	SMF		0	0	16
Housing Authority of Utah County	Hollow		499049	SF		0	0	3
SUBTOTAL						0	0	160
TOTAL						125	350	850

Gaps Analysis:

	Current Inventory in 2004	Under Development in 2004	Unmet Need/ Gap
--	---------------------------------	---------------------------------	--------------------

Individuals

Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	1359	0	467
	Transitional Housing	499	16	170
	Permanent Supportive Housing	755	160	404
	Total	2613	176	1041

Persons in Families With Children

Beds	Emergency Shelter	893	5	217
	Transitional Housing	1185	53	277
	Permanent Supportive Housing	403	0	320
	Total	2481	58	814

TABLE 3.1

	Project Name HUD Plan Year 2004	SCSO Contract #	IDIS-CPS Project #	IDIS HUD Activity Number	Total ESG Award Allocation
					\$557,986
1	Catholic Community Services (Northern Region)	05-0367	0038	<u>1515</u> -Esntial Srvc (05)\$10,000 <u>1514</u> -Hmls Prvntn (05Q)\$25,000	\$ 35,000.00
2	Salt Lake Com. Action Program	05-0027	0014	<u>1478</u> -Hmls Prvntn (05Q)\$5,000	\$ 5,000.00
3	The Road Home	05-0370	0032	<u>1505</u> -Esntial Srvc (05)\$50,000 <u>1506</u> -Renovation (03C)\$20,000	\$ 70,000.00
4	Cedar City Housing Authority	05-0306	0036	<u>1512</u> -Hmls Prvntn(05Q)\$20,000	\$ 20,000.00
5	Four Corners Community Behavioral	05-1184	0117	<u>1631</u> -Hmls Prvntn(05Q) \$1,250	\$ 1,250.00
6	Family Connection Center	05-0026	0090	<u>1604</u> -Hmls Prvntn(05Q) \$10,500	\$ 10,500.00
7	Iron County Care & Share	05-0143	0015	<u>1480</u> -O&M (03T)\$6,840 <u>1479</u> -Esntial Srvc (05)\$4,000	\$ 10,840.00
8	D.O.V.E. Center	05-0371	0039	<u>1516</u> -O&M (03T) \$2,000 <u>1517</u> -Esntial Srvc,(05)\$5,000	\$ 7,000.00
9	Community Action Services	05-0366	0013	<u>1503</u> -Hmls Prvntn(05Q)\$13,000 <u>1504</u> -Esntial Srvc (05)\$5,000	\$ 18,000.00
10	New Horizons Crisis Center	05-0144	0017	<u>1481</u> -O & M(03C) \$5,000	\$ 5,000.00
11	The Golden Rule Mission	05-0526	0113	<u>1620</u> -Renovation (03C) \$18,000 <u>1619</u> -Esntial Srvc (05)\$5,000 <u>1621</u> -O&M (03T)\$10,000	\$ 33,000.00
12	Seekhaven, Inc.	05-0185	0018	<u>1482</u> -Esntial Srvc (05)\$16,000 <u>1485</u> -Hmls Prvntn (05Q)\$11,000 <u>1486</u> -O& M (03T)\$8,000	\$ 35,000.00
13	Gentle Hawk Shelter	05-0369	0034	<u>1508</u> -Hmls Prvntn(05Q)\$9,039.43 <u>1510</u> -O&M (03T)\$3,000 <u>1509</u> -Esntial Srvc (05)\$11,500	\$20,000.00
14	Food & Care Coalition	05-0427	0033	<u>1507</u> -Esntial Srvc(05)\$28,000	\$ 28,000.00
15	Six County AOG	05-0368	0035	<u>1511</u> -Hmls Prvntn(05Q)\$30,000	\$ 30,000.00
16	Dixie Care & Share	05-0305	0040	<u>1518</u> -Esntial Srvc(05)\$5,000 <u>1519</u> -Hmls Prvntn(05Q)\$3,000 <u>1520</u> -O&M (03T)\$8,736	\$ 16,736.00
17	Citizens Against Physical & Sexual Abuse	05-1020	0116	<u>1630</u> -Esntial Srvc(05)\$15,000 <u>1629</u> -O&M (03T)\$5,000	\$ 20,000.00
18	Your Community Connection	05-0028	0024	<u>1489</u> -M&O (03T) \$5,000 <u>1490</u> -Esntial Srvc (05)\$14,537	\$ 19,537.00

19	Bear River AOG	05-0703	0080	<u>1587</u> -Hmls Prvntn (05Q) \$25,000	\$ 25,000.00
20	St. George Housing Authority	05-0304	0037	<u>1513</u> -Hmls Prvntn (05Q) \$10,000	\$ 10,000.00
21	Uintah Basin AOG	05-0445	0049	<u>1602</u> -Hmls Prvntn (05Q)\$5,000 <u>1603</u> -M&O (03T) \$5,000 <u>1536</u> -Esntial Srvc (05) \$6,000	\$ 16,000.00
22	Homeless Veteran's Fellowship	05-0186	0025	<u>1491</u> -Rehabilitation (03C) \$50,000	\$ 50,000.00
23	St. Annes	05-1195	0118	<u>1632</u> -Renovation (03C) \$50,000 <u>1636</u> -M&O (03T) \$8,901.37	\$ 50,000.00
	Total Committed				\$ 535,863.00
	Uncommitted Amount				\$22,123.00
	Total ESG Award Amount				\$ 557,986.00



Utah's
TEN-YEAR BUSINESS PLAN
TO END CHRONIC HOMELESSNESS



TABLE OF CONTENTS

Introduction and Purpose	53
Vision Statement	54
HOMELESSNESS: COUNT – COSTS – PRESENT SYSTEM	54
Strategies and Initiatives of the Housing First Approach	55
First Five-Year Strategic Plan	58
Implementation Infrastructure	61
Second Five-Year Strategic Plan	62
EVALUATION	62
Glossary	

Introduction and Purpose of Report

In 2002, Lieutenant Governor Olene Walker signed a letter requesting Utah's participation in a federally funded "Policy Academy" training, focusing on ending chronic homelessness in ten years. In May 2003, nine individuals, representing the Homeless Coordinating Committee, attended a Policy Academy training in Chicago. The nine attendees were: Kerry Bate, Bill Crim, Mark Manazer, Leticia Medina, Matt Minkevitch, Lloyd Pendleton, Mike Richardson, Jane Shock, and Robert Snarr. They accepted the assignment to prepare a ten-year plan to end chronic homelessness in Utah by 2014. The materials comprising this business plan set forth broad perspectives, guidelines, and an organization of committees of the Homeless Coordinating Committee and other stakeholders to achieve this goal.

It is intended all activities serving the homeless in Utah will be coordinated through the State's Homeless Coordinating Committee. This will include establishing priorities for present funding, reporting on the effectiveness of the funding, obtaining additional resources, and ending chronic homelessness by 2014. It is understood the present funding could be used more effectively but is insufficient to end chronic homelessness in ten years. It is also understood and assumed the present funding for homelessness will need to be maintained and new resources added, especially in housing opportunities and supportive services, to end chronic homelessness.

Addressing the issue of chronic homelessness is a national effort. President Bush established a goal of ending chronic homelessness in ten years. As part of this effort, he re-established the Federal Interagency Council on Homelessness to coordinate this effort among the 20 federal agencies serving the homeless. The definition of chronic and other homelessness has been established by the Department of Housing and Urban Development (HUD) as follows:

- Temporary – Those that stay in the system for brief periods and do not return. This group consists of about 80% of the homeless and, based on national research, they consume about 32% of the resources devoted to support the homeless.
- Episodic – Those that move in and out of the system on a fairly regular basis over time and consist of about 10% of the homeless. They consume about 18% of the resources devoted to support the homeless.
- Chronic – An unaccompanied individual with a disabling condition who has been homeless for a year or more, or those who have experienced at least four episodes of homelessness within three years. This group represents about 10% of the homeless and consumes about 50% of the resources supporting the homeless. A significant number (one third) are veterans.¹

In addition to those defined as homeless by HUD, there are those "doubling up" by sleeping on the couches of family, friends, or strangers. Such individuals are not the focus of this ten-year plan, but this population needs to be researched to determine potential actions.

The key to ending chronic homelessness is a "Housing First" strategy. Housing is more than a basic need. Living in one's own home also brings new freedoms and responsibilities and marks the transition to adulthood in contemporary American culture. Finding and maintaining a home is a fundamental indicator of success in community life.² Placing the chronically homeless in permanent supportive housing is less costly to the community than living on the street.

Implementation of a plan is critical to ending chronic homelessness and alleviating the devastating impact of homelessness on our citizens. However, as the needs of the chronically homeless are addressed, it is important not to lose focus on the needs of the broader homeless population and those who are at risk of homelessness. Addressing the chronically homeless and homelessness in total includes continued efforts by local, state, and federal programs already serving homeless populations, directly or indirectly, such as the Olene Walker Housing Loan Fund, HOME, the Section 8 voucher choice program, Medicaid, and TANF. If any of the funding for key programs addressing homelessness is reduced or limited by reasonable growth to match demand, it may make it impossible for this plan to be successful in achieving the ambitious but otherwise achievable goal.

¹ Department of Veterans Affairs Fact Sheet, January 2003

² New Freedom Commission on Mental Health, Sub-committee on Housing and Homeless Background Paper

Homeless Coordinating Committee

THE HOMELESS COORDINATING COMMITTEE FOR UTAH (HCC) WAS CREATED IN 1988 BY THE LEGISLATURE AND IS COMPRISED OF GUBERNATORIALLY-APPOINTED MEMBERS FROM A CONSORTIUM OF COMMUNITY ORGANIZATIONS, PRIVATE AND PUBLIC, NOT-FOR-PROFIT, AND FOR-PROFIT ENTITIES (SEE ATTACHMENT I). THE PRIMARY ACTIVITIES OF THE HCC HAVE BEEN THE ANNUAL HOMELESS COUNT AND ALLOCATING FUNDS FOR HOMELESS PROGRAMS.

THE HCC HAS RECENTLY BEEN REFOCUSSED WITH NEW APPOINTMENTS AND ASSIGNED RESPONSIBILITIES TO IMPLEMENT THIS TEN-YEAR BUSINESS PLAN. THIS INCLUDES: 1) CLEARLY DEFINING NEEDED LEGISLATION, ROLES, AND RESPONSIBILITIES OF STATE AND LOCAL GOVERNMENTS, AND WORKING WITH THE FEDERAL GOVERNMENT, AND 2) IMPLEMENTING THE DETAILED ACTION STEPS TO END CHRONIC HOMELESSNESS BY 2014. THE IMPLEMENTATION WILL INCLUDE: A) COORDINATING ALL ACTIVITIES SERVING THE HOMELESS, B) ESTABLISHING OUTCOME MEASURES TO DETERMINE RESOURCE UTILIZATION EFFECTIVENESS SUPPORTED BY A STATEWIDE HOMELESS MANAGEMENT INFORMATION SYSTEM, C) THE ESTABLISHMENT OF FUNDING PRIORITIES, AND D) SECURING ADDITIONAL RESOURCES FROM THE FEDERAL GOVERNMENT, PRIVATE INVESTORS, THE STATE, AND PUBLIC. WITH POLICY LEVEL MEMBERS ON THE HCC, THESE ACTIONS WILL BE DONE IN A COLLABORATIVE AND INTEGRATED APPROACH.

UTAH'S BUSINESS PLAN TO END CHRONIC HOMELESSNESS

VISION STATEMENT

Every person has access to safe, decent, affordable housing with the needed resources and support for self-sufficiency and well-being.

Homelessness: Count – Costs – Present System

To be homeless is to be without a permanent place to live that is fit for human habitation. According to the United States Interagency Council on Homelessness (USICH), there are approximately 750,000 homeless on any selected night in the United States, and three million homeless Americans during the course of a year. In Utah, a survey and analysis of homelessness has been conducted annually since 1991.³ The most recent survey was conducted July 2004 with the key results as follows (see Attachment II for details):

	2004		
	<u>Point-In-Time Count</u>	<u>Annual Estimate Total</u>	<u>Percent</u>
<u>Homeless</u>			
• Individuals	2,344	11,720	49.5%
• Persons in families	<u>2,396</u>	<u>11,980</u>	<u>50.5%</u>
Total Homeless	<u>4,740</u>	<u>23,700</u>	<u>100%</u>
Percent of State's Population		1.0%	
• Chronically Homeless	590	2,950	
Percent of Homeless	12.4%	12.4%	

The homeless count is from the recent continuum of care submissions, which is not academically rigorous. Additional counts will be conducted to provide a more accurately defined homeless population. However, based on the recent count, 23,700 people, or 1% of the State's population, will experience homelessness in 2004. Of the 23,700, the chronically homeless count was 2,950, or 12.4%. Several studies indicate that nationally the chronically homeless are about 10% of the homeless population and consume 50% of the resources provided the homeless. The Road Home, the State's largest homeless shelter, located in Salt Lake City, recently conducted a study of the winter emergency shelter beds. This study indicates the high users of the Winter Emergency Shelter are consistent with results from national studies. Between July 1,

³ Information on the counts is available at the Department of Community and Economic Development

2000 and April 30, 2004, there were 738,641 shelter nights provided to 10,266 unduplicated individuals. Of the 10,266, 1,120 or 11%, used 382,199 shelter nights, or 52% of the facility's services.

According to the U.S. Department of Health and Human Services, chronic homelessness is associated with extreme poverty, poor job skills, lack of education, and serious health conditions, such as mental illness and chemical dependency. Studies indicate people experiencing chronic homelessness not only suffer as individuals, the communities incur significant financial costs among various providers. The chronically homeless frequently access community "crisis services." For example, researchers at San Diego State University tracked 15 chronically homeless in San Diego for 18 months and determined the annual community cost for emergency medical service was \$65,600 per person.⁴ With all these expenditures, there was no improvement for the homeless person.

Studies in other states indicate that providing housing and supportive services reduced "crisis services" costs. The evidence on reduced crisis service costs includes a study conducted by the University of Pennsylvania of permanent supportive housing developments in New York City. This study determined persons with mental illness experiencing long-term homelessness used an average of \$40,500 per year of shelter, corrections, and health services. Once housed with adequate supportive services, the community costs per individual served represented a savings of \$12,145. Minnesota also demonstrated savings of \$6,200 per person when a "Housing First" approach was adopted.

The homelessness costs to Utah communities have not been extensively studied, but preliminary costs indicate that providing permanent supportive housing is significantly less expensive than the present approach. Based on information from The Road Home, the annual costs for a person in permanent supportive housing is about \$6,100. This compares with annual costs of \$6,600 for shelter at The Road Home, \$25,500 in the Salt Lake County Jail, \$35,000 in the State prisons, and \$146,730 in the State Mental Hospital (see Attachment III). These costs do not include crisis services at hospital emergency rooms, police and EMT calls, and other related costs. In addition to costing less for a person to be housed with supportive services, by having an address, many of the chronically homeless will be able to access mainstream resources such as SSI, Medicaid, Food Stamps, etc. While not impossible without a place to live, these services are more difficult to access.

The present system and resources have proven inadequate to the challenge of significantly reducing, let alone ending, chronic homelessness. A new approach is needed.

Utah's Present System and Why it Needs to Change

The homeless shelter and service system in Utah has evolved over the past two decades to address the changing homeless population. Presently, there are approximately 2,775 temporary shelter beds⁵ in Utah reflecting a range of shelter models. This system is comprised of shelter facilities and transitional housing for both individuals and families that allow longer lengths of stay (some up to two years) in a services-enriched environment.

The impetus for more comprehensive shelter service models has been threefold. First, it derived in part from the dramatic influx of families into the system that has occurred since the late 1980's. As single, female-headed households increased among the percentage of the homeless, it was apparent that children, in particular, were ill suited to spend 12 hours each day on the city streets. In response, family shelter units and other transitional housing programs were developed. Secondly, this shift in service philosophy reflected a growing awareness of the cyclical nature of homelessness for many who experience it. The fact that many who became homeless were experiencing repeated and prolonged episodes of homelessness suggested the basic needs approach, while effective at protecting people from the difficulties of street life, were insufficient to truly move people out of homelessness. Finally, because of the difficulty for the homeless to access mainstream resources, homeless service providers compensated by providing an increasing range of services such as mental health and on-site substance abuse intervention.

⁴ Sand Diego Serial Inebriate Program (SIP) Evaluation Report on Utilization of Health Resources; Sept. 2004.

⁵ From the State's 2004 three Continuum of Care submissions.

Over time, in the absence of responsive, affordable, permanent supportive housing alternatives, this approach expanded to a residential service model designed to equip homeless households with the skills and resources to “succeed” in permanent housing. This has culminated in the evolution of a tiered system of care that moves those who are homeless through a succession of shelter programs designed to graduate them to permanent housing and self-sufficiency (see figure 1).

While this approach is logical on its face, it has ultimately proven ineffective for a variety of reasons. A shelter-based response that aims to “fix” the individual factors contributing to a household’s homelessness does little to address the larger structural causes of homelessness. Moreover, many of the problems faced by deeply impoverished households, such as lack of education and marketable skills, histories of trauma and domestic abuse, and serious disabilities, are not resolved in such a short amount of time and to the degree that would enable them to succeed in the competitive private housing market. Thus, many remain in the homeless service system for long periods of time, or leave only to return. To compound this issue, the services and supports tied to shelters significantly diminish, or end, once the resident leaves the shelter. At the same time that shelter programs have become more service-intensive, they have frequently adopted more demanding eligibility criteria and more strict program rules that have often effectively barred those households with the greatest needs.

Research indicates adopting a “Housing First” approach is significantly more supportive of the homeless and less costly for the community (see figure 2). In addition, as the Housing First model is implemented to meet immediate needs, a broad collaboration to resolve the root causes of homelessness needs to be explored. This will include collaboration to improve education, life skills, and job skills.

Figure 1: Traditional Shelter Model

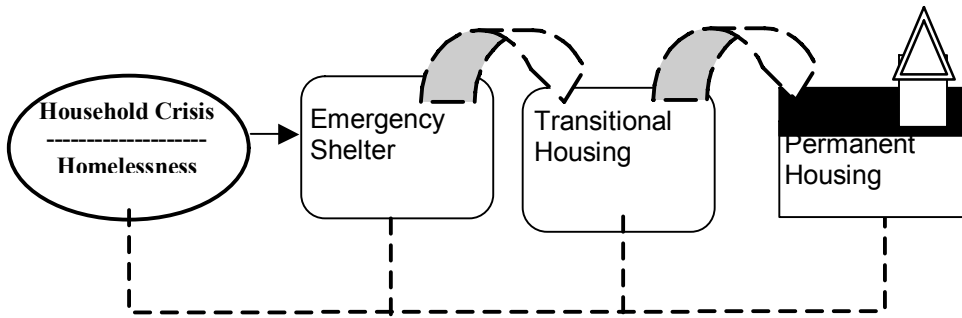
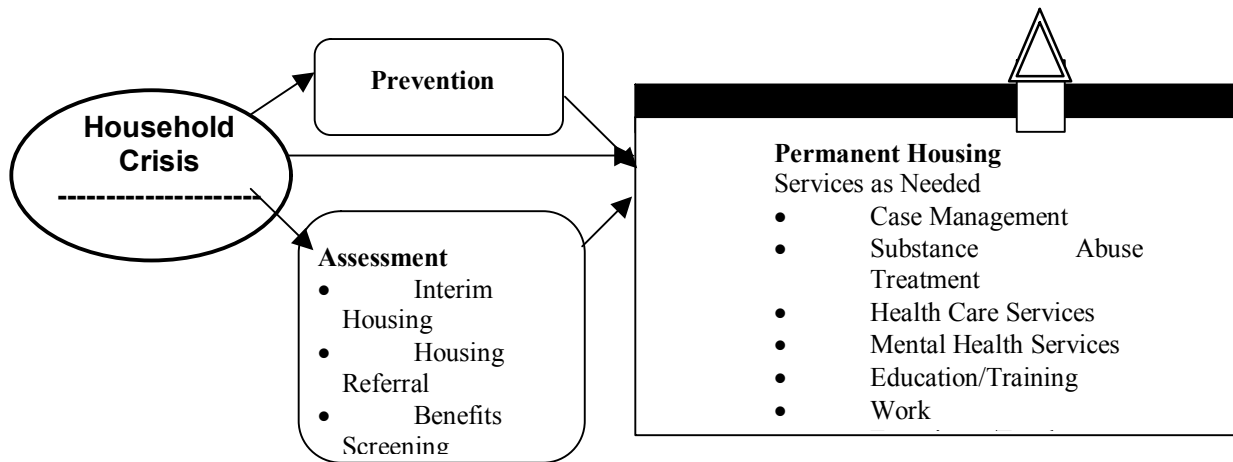


Figure 2: Housing First, Staying Housed Model



- Preventing Homelessness - This includes reducing evictions and having effective discharge planning from public institutions (mental health, penal, foster care, juvenile justice services and hospitals).
- Rapidly re-housing – This includes expanding and enhancing outreach, and increasing affordable permanent supportive housing opportunities for direct placement.
- Providing supportive services – This includes providing adequate services that promote housing stability and self-sufficiency.
- Having timely and accurate results – This includes collecting information on the homeless and services provided from all agencies serving the homeless, reporting through the homeless management information system (HMIS), and reporting results against defined outcome measures.

Responsibility

Utah's Homeless Coordinating Committee will implement the ten-year plan and ensure the development of comprehensive cross systems strategies, such as linking those released from incarceration with housing agencies. Strategies will complement these approaches plus incorporate the unique needs of rural and urban areas.

FIRST FIVE-YEAR STRATEGIC PLAN

Getting housed quickly and keeping people housed needs to be a collaborative effort by a public/private framework for change. To end chronic homelessness in Utah by 2014, there must be a dramatic shift in the present approach of addressing homelessness from a shelter-based strategy to a permanent supportive housing-based strategy. This permanent supportive housing-based strategy has the following emphases:

1. Homeless Prevention – This involves reducing entrance into homelessness by effective discharge planning and prevention efforts for those at imminent risk by at least 40% by 2009 from the baseline year of 2005.
2. Affordable Housing – To begin with, policies and guidelines will be put in place that, as housing inventory is upgraded, there is no net loss from the 2005 affordable housing inventory. With 2005 as the base inventory, the permanent affordable housing designated for the chronically homeless will be increased by at least 25% by the year 2009.
3. Supportive Services – This includes the appropriate case management level to provide the needed education, skill-training for employment and life skills to improve self-sufficiency for those placed in permanent supportive housing.
4. Management Information – This includes, collecting and providing accurate data and measuring results from all agencies receiving public funding by December 31, 2005.

With the above strategies, the chronically homeless count will be reduced by at least 25% in the 2009 homeless count compared with the 2004 count.

Homeless Prevention

It has long been argued the most effective strategy for addressing homelessness for those at imminent risk is to prevent its occurrence in the first place. This includes more systemic strategies that seek to prevent homelessness by ensuring people leaving institutions such as jails, prisons, foster care, the Juvenile Justice System, or treatment facilities are not discharged to the streets or shelter system. Prevention efforts also include strategies such as one-time or short-term rent or mortgage assistance, legal assistance programs, representative payee and direct payment programs, meeting transportation needs, and housing placement services. In addition, strategies to improve educational and job skills, financial management, and a reduction in language barriers are needed. Another source of homelessness is domestic violence, which needs to be addressed more extensively among the homeless.

Prevention Strategic Initiative

Over the next five years, the HCC will improve the effectiveness of present resources for preventing homelessness, plus seek additional resources directed to prevention as the first line of defense in combating homelessness. Through this initiative, the HCC will expand the breadth of current efforts, increase their immediate accessibility, and improve their long-term effectiveness. These efforts will include the following:

1. Expanding the range and availability of prevention strategies by:
 - a. Increasing access to permanent supportive housing and services to reduce those entering into homelessness when leaving institutions by at least the following targets:

	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
Prisons	Base	50%	60%	70%	80%
Mental Health Facilities	Base	15%	25%	30%	35%
Foster Care	Base	10%	20%	25%	30%
Hospitals	Base	10%	15%	20%	30%

- b. Reducing evictions from a 2005 baseline by at least 10% in 2006, 15% in 2007, 20% 2008, and 25% 2009.

2. Ensuring those discharged from prisons, mental health facilities, and foster care have developed a plan for self-reliance and support from either family or community agency(ies) as follows by at least:

	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
Prisons	Base	75%	80%	85%	90%
Mental Health Facilities	Base	50%	60%	70%	80%
Foster Care	Base	20%	30%	40%	50%

3. Increasing timely access to prevention resources by:
 - a. With the availability of the 211line for all of Utah by 2/11/05 resource materials and training for homeless prevention will be provided to the operators by 12/31/05 for 80% of Utah's population and the balance of the population by 12/31/06.
 - b. Increasing staff assessment resources by at least 10% annually from 2005 for identifying appropriate shelter alternatives, and facilitate their access for persons at imminent risk of homelessness or who are homeless.

Affordable Housing

For those who are already homeless, the HCC will employ a "Housing First" strategy. A Housing First approach seeks to assist person(s)/family(ies) to exit homelessness as quickly as possible by placing them in permanent supportive housing. This approach assumes the factors contributing to a household's homelessness can best be remedied once the household is housed. It also accepts that, for some, lifelong support may be required to prevent the re-occurrence of homelessness. Hence, it seeks to maximize utilization of mainstream resources, HOME, Olene Walker Housing Loan Fund, Medicaid for medical services, Temporary Assistance to Needy Families (TANF), Social Security, Workforce Initiative Act (WIA), Food Stamps, housing subsidies, etc. With innovative efforts, state-controlled monies like HOME and TANF may be used for temporary rental assistance, thus providing more resources for immediately housing homeless persons. For most, the model seeks long-term self-sufficiency, promoted through supportive services where housing and supportive services are combined.

In shifting from the current tiered system of shelters and transitional housing to a Housing First model we recognize there will still be a need for emergency shelters and interim housing for stabilizing selected persons before placement in permanent supportive housing. The initial assessment will be focused on an immediate and comprehensive needs assessment, resource acquisition (i.e., public benefits and other forms of assistance) and housing placement. Changes to the system need to address the unique challenges homelessness poses in Utah's rural communities. The form of permanent supportive housing will vary according to the needs and desires of each household. For some, permanent supportive housing will mean a safe haven, eventually moving to a studio unit with on-site supportive services. For others, permanent supportive housing will be an individual apartment unit with a temporary rent subsidy, monthly case management, and facilitated access to community supportive services. For still others, the type of permanent supportive housing may change over time.

Affordable Housing Strategic Initiatives

Simultaneous efforts to ensure a successful Housing First approach will be undertaken to expand the availability of affordable housing with supportive services by increasing accessibility to current housing and increasing the housing inventory through remodeling and new construction. It is understood there will be a need for some level of emergency sheltering and transitional housing, but the emphasis will be transitioning the existing tiered shelter system into a Housing First system. This approach includes the following:

1. Expanding availability of affordable supportive housing by:
 - a. Providing recommendation for changes to legislation and policies by September 1, 2005 to ensure the present affordable housing inventory is not reduced with future developments.
 - b. Increasing the availability of affordable permanent supportive housing units designated for chronically homeless over the 2005 inventory by at least 5% in 2006, 10% in 2007, 20% in 2008, and 25% in 2009.
 - c. Creating 100 additional project-based supportive housing units a year from 2006 to 2009 for the episodic and chronically homeless.
 - d. Expanding supportive housing subsidies for the episodic and chronically homeless to live independently with appropriate supportive services by at least 25% by the year 2009.

- e. Developing 100 additional housing units such as safe havens and harm reduction programs, for those who need supportive housing, but would be better with non-traditional service models by 2008.
 - f. Implementing the tenant-based rental assistance statewide by 12/31/07.
 - g. Expanding the present tenant-based rental assistance by at least 25% by 2008 for households that can be placed in community-based supportive housing with integrated services, in which the tenant holds the lease or assumes the lease over the period of the subsidy.
 - h. Increasing the availability of appropriate supportive Housing First models for homeless youth and youth transitioning out of foster care by at least 25% over the 2005 inventory by 2009.
2. Increasing accessibility of affordable permanent supportive housing by:
 - a. Developing an affordable housing coordination, linking households in interim housing with appropriate affordable permanent supportive housing.
 - b. Expanding and increasing coordination of outreach efforts for the chronically homeless for assessing and linking with mainstream services and permanent supportive housing.
 3. Transitioning the existing shelter system to a Housing First system by:
 - a. Developing statewide standards by September 1, 2005 for moving the chronically homeless into permanent supportive housing models that promote housing placement in the most suitable, least restrictive, settings possible.
 - b. Providing guidelines for public funding resources by September 1, 2005, encouraging existing shelter programs to adopt a Housing First approach, to the extent possible.

Supportive Services

In many respects, housing stability is a function of a household's ability to access fundamental resources and supports when a crisis occurs, so the security of their housing is not threatened. For all of us, these supports include: a) affordable health care with mental health and substance abuse services, b) skill and employment training leading to a livable wage employment and/or other income supports, and c) affordable quality child care for families. Support is even more critical for low-income households, for whom a crisis often means choosing between paying the rent or paying for food.

This State plan is dedicated to ensuring that households have access to a full range of resources and services to protect their ability to remain housed. This will be accomplished through increased supportive services. Supportive services refer to a comprehensive integrated service delivery system that will coordinate service across all components of the State's homeless service delivery system – prevention, interim housing when necessary, and permanent supportive housing using public and private funding.

Presently, service referrals are a component of most homeless services, but in the absence of more active and integrated case management, referral-based case management often results in fragmented care. Implementing an increased supportive services approach will coordinate case managers across agencies to develop one plan of action for each client. Each agency will contribute its strengths and resources to support the individual or family in achieving housing stability and long-term self-sufficiency. Service intensity is based on client need, and some clients may initially need daily or weekly case management. The case management may shift to monthly or on-call assistance over an extended period. For some, services will always remain an integral part of the residential environment. For others, support will be transitional but sufficient to ensure that employment and community-based resources, such as health care, schools, social services, civic organizations, and communities of faith, are secured.

Supportive Services Strategic Initiatives

Over the next five years, this initiative will simultaneously strengthen community services and safety net systems for persons at risk of homelessness and for those being re-housed. This will be accomplished by providing transitional services linking community resources and increasing the availability and awareness of community supports. The actions will include the following:

1. Establishing a "triage" system for the Wasatch Front by July 1, 2007 for preventing homelessness with families about to be evicted and for those accessing homeless services. Intake personnel will be trained and certified for assessment and input into the Homeless Management Information System, allowing other agencies to access the initial assessment and services.

2. Ensuring linkage to available community resources by developing systems to integrate strategies between Housing First and mainstream services, such as public entitlements (TANF, Medicaid, Social Security, and Food Stamps), employment training and placement, public health, community mental health, and substance abuse. This will be developed and tested in an Association of Government location by January 1, 2006. Following completion of the test, the system will be expanded to two additional AOGs in 2007 with statewide implementation by December 31, 2008.
3. Increasing the availability and awareness of community supports by:
 - a. Identifying alternative resources by July 1, 2006 to fund targeted supportive services for persons with severe and persistent disabilities who are placed in permanent supportive housing.
 - b. Implementing follow-up strategies to work with households being assisted with basic prevention strategies to increase their stability and reduce their future risk of homelessness. A date for implementing this will be established by the Supportive Services Committee.
 - c. Developing a broadly disseminated community education program on homelessness and methods to mitigate their impact. For example, programs focusing on the cycle of violence could promote options for addressing spousal abuse, elder abuse, and other forms of domestic violence to keep a person(s) housed. The Supportive Services Committee will define the program and a location for testing this educational approach by January 1, 2006.

Management Information System

The initiatives described in this plan will require an underlying system-level infrastructure of reporting accurate data in order to be effective and efficient. To support the planned activities for each of the initiatives the following will be undertaken:

- a. Continue developing and implementing a statewide homeless management information system by December 31, 2005 to collect data from all publicly funded service providers. This will include assessed needs, case management, and the results of improved service delivery.
- b. Linking the State's Consolidated Housing Plan to HMIS by December 31, 2005.
- c. Consolidating housing assistance resources to support prevention, affordable housing placement, and long-term supportive services. This will be developed and tested in a selected AOG by July 1, 2006 with statewide implementation by July 1, 2008.

Implementation Infrastructure

The State's homeless plan will be implemented by the various political jurisdictions working closely within and across county/city boundaries serving the homeless population based on statewide strategies and guidelines established by the HCC. Each Association of Governments (AOGs) or sub-AOGs, will establish a local Homeless Coordinating Committee comprised of representatives of all interested parties by March 1, 2005.

In Utah, a top-down strategy of un-funded mandates cannot succeed. Therefore, the state must model the kind of collaborative partnerships that encourage local participants, through rewards and incentives, to successfully implement this ten-year plan. Utahans have a long history of success where local partners are fully empowered by the state, to work toward a common goal.

A change as fundamental as the one described in this plan requires a paradigm shift to a results oriented approach to end chronic homelessness. To this end, the Homeless Coordinating Committee has established five committees with membership of stakeholders addressing the following (see Attachment IV):

1. Discharge Planning – Representatives from service agencies and those working with prisoners, mentally ill, foster children, and medical hospitals, will establish statewide guidelines and coordinate efforts to reduce the flow into homelessness. On a national level this is referred to as "closing the front door." Three subcommittees have been established to develop detailed measurable action plans to place those released from prisons and jails, mental health institutions

and hospitals, and those ageing out of foster care and Juvenile Justice Services in permanent supportive housing,

2. Affordable Housing – Representatives from financial institutions, housing authorities, developers, providers and planners who will develop statewide guidelines and measurable actions for the identification, placement, funding and construction of affordable housing units.
3. Supportive Services – Representatives from homeless providers, case managers, Workforce Services, educators, researchers, legal, Veterans Administration, Social Security Administration, and substance abuse counselors, who will identify, develop, and implement statewide best practices for comprehensive case management services.
4. Information Systems – Agency providers, researchers, businesses, and investors who will define statewide data collection and outcome measures.
5. Implementation Infrastructure – Representatives from the seven State Association of Governments, the League of Cities and Towns, planning commissions, mayors, county commissioners, and public officials who assist each AOG or sub-AOG in creating a local Homeless Coordinating Committee with the appropriate membership.

These five committees will a) develop an in-depth understanding of current systems, policies and procedures, b) recommend to the HCC policy and programmatic changes to address deficiencies and increase the effective distribution of resources, and c) develop new programmatic responses to expedite moving people out of homelessness and decreasing the incidence of homelessness in vulnerable populations. Based on recommendations from these committees, priority action plans will be implemented. The HCC will hold an annual Homeless Summit to report on results, share best practices and plans for the coming year. The first of these will be October 18-19, 2004 to publicly announce Utah's Ten-Year Business Plan and organization to end chronic homelessness.

By working together, every person can have access to safe, decent, affordable housing with the needed resources and supports for self-sufficiency and well-being.

Second Five-Year Strategic Plan

The second five-year strategic plan will be developed in detail by 2009 by the Homeless Coordinating Committee, based on the results of implementation of the first five-year strategic plan. The second five-year strategic plan will continue to focus on:

- 1) Expansion of successful strategies,
- 2) Addressing areas where outcomes are not meeting expectations, and
- 3) Adjusting for changing community dynamics and unforeseen conditions which impede success.

Evaluation

Evaluation will be an important part of the plan implementation. Each action will delineate specific benchmarks and outcome measures as a framework to gauge progress and report to policymakers and funders. Key to the evaluation effort will be the continued development of the homeless management information system, which will provide a way of understanding how people who are homeless use the system of services, and the impact of these services in promoting housing stability and self-sufficiency. The homeless information system will also collect data to generate point-in-time and longitudinal counts of homelessness in Utah.

Table 1A
Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart

	Current Inventory	Under Development	Unmet Need/ Gap
--	-------------------	-------------------	-----------------

Individuals

Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	1359	0	467
	Transitional Housing	499	16	170
	Permanent Supportive Housing	755	160	404
	Total	2613	176	1041

Persons in Families With Children

Beds	Emergency Shelter	893	5	217
	Transitional Housing	1185	53	277
	Permanent Supportive Housing	403	0	320
	Total	2481	58	814

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Example:	75 (A)	125 (A)	105 (N)	305
1. Homeless Individuals	914 (E)	320 (E)	387 (N)	1,621 (N)
2. Homeless Families with Children	245 (E)	86 (E)	35 (N)	366 (N)
2a. Persons in Homeless Families with Children	733 (E)	258 (E)	96 (N)	1,087 (N)
Total (lines 1 + 2a)				
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
1. Chronically Homeless	483 (N)		194 (E)	677 (E)
2. Seriously Mentally Ill	230 (N)			
3. Chronic Substance Abuse	406 (N)			
4. Veterans	176 (N)			
5. Persons with HIV/AIDS	10 (N)			
6. Victims of Domestic Violence	277 (N)			
7. Youth	627 (N)			

Table 1C
Summary of Specific Homeless/Special Needs Objectives
(Table 1A/1B Continuation Sheet)

Obj #	Specific Objectives	Performance Measure	Expected Units	Actual Units
	Homeless Objectives			
1	Create Decent Housing with new or improved availability through development of permanent supportive housing.	Number of supportive housing units for the homeless created over the next five years.	373	
2	Enhance Suitable Living Environment through new/improved accessibility. 95% of the homeless population will be stabilized with access to some form of housing along the continuum of care.	Number of persons stabilized through access to housing at any point in time during the next five years.	2,572	
3	Improve services and outcomes for Utah's homeless population by identifying their specific needs.	Number of agencies participating in HMIS by September 2005	54	
4	Improve services and outcomes for homeless individuals by better coordinating services and policies.	Number of fully functioning local homeless coordinating committees by December 2005	10	

	Special Needs Objectives			
1	Accessible Housing for persons with physical disabilities	# of accessible units produced #of disabled persons assisted	50	
2	Affordable housing for persons with mental disabilities	#of units produced specifically for persons with disabilities #of disabled persons served	25	
3	Adequate housing for persons with special needs including housing for HIV/AIDS and domestic abuse victims	#of housing units produced for persons with special needs served	10	

Special Needs Assessment--HIV/AIDS:
Identification of HIV/AIDS homeless population, services, and housing in the community

As of November 2004, the Dept. of Health (DOH) HIV/AIDS Bureau indicates there were 1,865 persons living with HIV/AIDS (PLWHA) in Utah. Ninety-two percent of the state's HIV/AIDS population resides along the Wasatch Front--Weber, Davis, Salt Lake, and Utah counties. These four counties are Utah's urban core and comprise three-fourths of the state population. The number of new cases and the number of AIDS deaths are declining but the number of PLWHA continues to increase as people are living longer with the disease. As of November 2004 there were 83 new HIV infections and 59 new AIDS cases reported during 2004. DOH does not complete a report that projects the number of new HIV/AIDS cases. So it is not known how many new HIV/AIDS cases are anticipated over the next five years. However, DOH reports that between 2003 and 2000 there were an average of 40 new AIDS per year while and new HIV cases averaged about 80 per year for a total average of 120 per year. A new survey to update the State HIV/AIDS Housing Plan, will be completed in 2005. In the mean time, the last State Plan survey was completed in 2001. Of the 157 people who responded to the housing survey, "almost half (48%) had incomes of \$9,000 per year or less, and 13% indicated they had no income at all. Many survey respondents had a severe housing cost burden: 41 % paid more than half of their monthly income for housing costs (defined as including rent and utilities)." The survey also indicated that 69% were renting, buying a home, or living with a relative. Thirty-one percent were homeless. The PLWHA who are homeless are referred to the Salt Lake CAP and Catholic Community Services agencies. They act as gatekeepers for HOPWA and other housing assistance programs such as Shelter Plus Care. We anticipate new HIV/AIDS cases will increase at a rate of at least 100 per year. And thus the need for housing assistance will rise in the next five years. The number of people living longer with HIV/AIDS will continue to increase and housing needs for low-income PLWHA will likewise continue to increase. Data collected in the 2005 survey will be used to update the 2005 Consolidated Plan. The survey will be completed in September 2005.

Salt Lake City Corp. is the HOPWA Grantee for the Salt Lake EMSA, which includes Salt Lake, Tooele, and Summit counties. Three-fourths of the state's HIV/AIDS residents live in the EMSA, where forty-three percent of the state's total population lives. The State of Utah is the HOPWA Grantee for rural Utah, which encompasses 26 of 29 counties, including Weber, Davis, and Utah counties. This area comprises fifty-seven percent of the state's residents and one-fourth of its total HIV/AIDS population. The state received \$120,000 in 2004 and will receive only \$111,000 in 2005. Salt Lake City will receive \$354,000 in 2005 compared to \$385,000 in 2004. This represents an 18% decline in HOPWA funding. Both the City and the State are trying to maximize the HOPWA Funding they both receive by partnering with the Utah Department of Health Ryan White Title II CARE Act Program and other agencies. However, available funding is declining and is insufficient to meet the needs of the HIV/AIDS population--housing and otherwise.

Listed below are the services currently being provided for PLWHA in the State of Utah:

Department of Community & Economic Development (DCED) HOPWA Programs

The following activities are currently being provided with FY 2004-05 State HOPWA funds for the state's rural areas: long-term rental assistance, short term rent, mortgage, utility (STRMU) assistance, and a statewide housing coordinator/resource developer. PLWHAs with urgent needs are given priority.

- 1) Davis County Housing Authority (DCHA): 13 to 15 long-term rental assistance (Section-8 HOPWA look-a-like TBRA Vouchers). All HOPWA Voucher households are immediately placed on each Housing Authority's Section 8 waiting list.
- 2) Ogden City Housing Authority (OCHA) of Weber County: 10 HOPWA Vouchers.
- 3) St. George Housing Authority (SGHA): 2 HOPWA Vouchers and 3 short-term rent, mortgage, and utility (STRMU) assistance for southwestern rural Utah, which includes five counties.
- 4) Catholic Community Services-Ogden Area (CCS): 27 STRMU for northern rural Utah, which includes six counties--two urban counties of Davis and Weber and four rural counties. Housing information, referrals, and placement services are also provided.
- 5) Salt Lake Community Action Program (SLCAP): 35 STRMU for the rest of rural Utah--fourteen counties--including Utah County. Housing information, referrals, and placement services are also provided. They may also provide services in Salt Lake County when needed.
- 6) Kenyon Consulting, Inc.: HOPWA housing coordinator and resource development (for both the EMSA and rural Utah).
- 7) Salt Lake City Corp. Housing and Neighborhood Development (HAND): State HOPWA funds has been awarded to the Salt Lake City EMSA HOPWA Program to supplement funding for the Housing Authority of the County of Salt Lake (HACSL).

8) Utah Nonprofit Housing Corp.: HOPWA invested \$126,000 to acquire the land for the development of a nine-unit affordable housing apartment complex in Salt Lake City. Three of the units will be set-aside for persons living with HIV/AIDS when it is completed in 2005. The total development package included funds invested by the State and other public and private organizations. One of the priorities considered in developing this project was to provide housing assistance for PLWHAs who cannot meet Housing Authority guidelines such as PLWHAs released from prison.

Salt Lake City Corp. FY 2004-05 EMSA HOPWA Programs

- 1) Housing Authority of Salt Lake City - 20 HOPWA Vouchers
- 2) Housing Authority of the County of Salt Lake – 10 HOPWA Vouchers (includes 5 due to State HOPWA sup. funds)
- 3) West Valley City Housing Authority - 5 HOPWA Vouchers
- 4) Robert A. Willey Apts. - 4 two-bedroom PBRA units
- 5) Multi-Ethnic Development Corp./Wendell Apts. - 3 PBRA studio apts.
- 6) Kenyon Consulting, Inc. – resource identification and coordination
- 7) Utah AIDS Foundation – housing related case management for 240 PLWHA clients
- 8) Salt Lake CAP – 140 STRMU & 210 for supportive services

The goal of the long-term rental assistance program (or HOPWA Voucher) is two-fold: 1) it provides immediate transitional housing assistance and 2) it eventually moves the household into permanent Section-8 housing. While the household is assisted with a HOPWA Voucher they are also put on the Section 8 waiting list. Those in the PBRA units are also encouraged to get on the Section-8 waiting lists. When their name comes up for Section 8, they move into permanent affordable housing and make room for another household to move into the HOPWA Voucher program. So far this program has been working very well with the average length of stay on the HOPWA Voucher program at between eleven to eighteen months. The declining availability of Section-8 Vouchers, however, will make the HOPWA Voucher program more difficult to maintain in the future. Section-8 waiting lists are averaging about two years and some have closed their waiting lists. The open waiting lists are expected to grow much longer.

Shelter Plus Care (S+C) Projects

Besides these HOPWA program activities, there are three S+C Projects designated for persons living with HIV/AIDS:

Salt Lake City Housing Authority has two S+C Programs:

- 1) PBRA 2 bedroom 4-plex (up to 8 PLWHA)
- 2) 17 TBRA units

Catholic Community Services Project Sponsor and DCED as the Grantee Agency:

- 3) PBRA 2-bedroom 4-plex located in Ogden City (up to 8 PLWHA)

Artspace Bridges Project and Bracken Development

These projects are independent of the HOPWA and S+C Programs and have 14 and 3 units respectively set aside for PLWHA in Salt Lake City. State and City HOME Funds were used in the construction of Artspace. No HOPWA funds were used to develop either project. These projects were developed with investment from several sources including private and public dollars.

Affordable Housing Guide for Salt Lake County

The Utah HIV/AIDS Housing Steering Committee (UHAHSC), with the leadership of Kenyon Consulting, Inc. using funds provided by a HOPWA Grant via the Enterprise Foundation, completed an affordable housing study in July 2003. The study resulted in the development of a complete list of all affordable housing units located in Salt Lake County that are set aside for the disabled including PLWHA. A total of 4,717 “affordable units” were identified of which 1,505 were specifically set-aside for people with disabilities including PLWHA. This Affordable Housing Guide for Salt Lake County has been made available to all HOPWA and HIV/AIDS providers. This guide was also distributed to the Housing Authorities, homeless providers and others through the Housing Coalition. It is a significant housing resource tool and can be found on the web at: http://health.utah.gov/els/hiv/aids/treatment/hiv_treatment_reports.htm

UDOH provides supportive services such as AIDS Drug Assistance Program (ADAP), COBRA Health Insurance Continuation, High Risk Insurance Pool (HIP) and a variety of other supportive and medical services. DOH also provides case management through a contract with CHAMP LLC and the University of Utah Clinic 1A.

University of Utah Clinic 1A

Clinic 1A provides case management and medical services using Ryan White CARE Act Title III funds and non-federal funds.

Needs Assessment--Priority of needs for HIV/AIDS

The HOPWA Programs are coordinated through the Utah HIV/AIDS Housing Steering Committee (UHAHSC). UHAHSC is a statewide body of housing advocates, providers, and consumers whose mission statement is: *"To facilitate the creation and maintenance of affordable quality housing opportunities for persons living with HIV/AIDS."*

The Committee has a monthly consultation and coordination meeting and involves Salt Lake City Corp., Utah Dept. of Community and Economic Development (DCED), Utah Department of Health (DOH)-Ryan White Title II CARE Act Program, HOPWA and HIV/AIDS service providers, community advocates, and consumers. The committee has also been adopted by DCED as a subcommittee of the Olene Walker Housing Trust Fund Board.

Under the auspices of this Committee, an HIV/AIDS Housing State Plan was first completed in 1997 and updated in 2001 and is due for another update in 2005. The top three critical issues identified in a survey of the HIV/AIDS community were: 1) housing assistance, 2) supportive services, and 3) overcoming barriers to housing stability (such as low income, substance abuse, and poor credit, rental, or criminal histories). Overcoming barriers to housing stability is dependent upon having sufficient affordable housing, housing assistance, and supportive services.

Outcome Measurement Target Analysis: Providing Safe, Decent, Affordable Housing Improving Availability, Accessibility, and Affordability: Expected HIV/AIDS Outputs

To improve the availability and accessibility of safe, decent, affordable housing for persons living with HIV/AIDS, and in targeting the three critical issues identified in the Utah HIV/AIDS Housing State Plan, the Utah HIV/AIDS Housing Steering Committee has agreed that the limited amount of HOPWA funds available to the State and the Salt Lake City EMSA will be used primarily for housing assistance in the form of long-term rental assistance vouchers (Section 8 look-a-like HOPWA Vouchers) and STRMU. The Committee also agreed that the Utah Department of Health Ryan White Title II CARE Act Program would provide funding for supportive services and case management. The Salt Lake City EMSA HOPWA Program is also providing some supportive services and case management for housing assistance. The goal is to continue to provide better supportive services to help eliminate some of the barriers to housing stability and to keep PLWHA in stable housing as well as in medical care.

In total, there are 325 units of housing assistance in the state dedicated to persons living with HIV/AIDS—225 are located in the Salt Lake EMSA and 100 are located in rural Utah (including Weber, Davis, and Utah Counties). Of the 225 EMSA units, 46 are long-term rental assistance, 140 are STRMU, 25 are Shelter Plus Care, and 14 other (Artspace). Of the 100 units in rural Utah, 27 are long-term rental assistance, 65 are STRMU, and 8 are Shelter Plus Care units.

A good array of HOPWA and HIV/AIDS housing assistance programs and services, given the constraints of funding availability, are quite accessible and available to the HIV/AIDS community. The State, the City, and the Utah HIV/AIDS Housing Steering Committee and its partners will continue the same strategy as outlined above through the next year or two. After which time the Utah HIV/AIDS Housing Plan will be updated. Otherwise it is difficult to foresee any significant changes other than to continue the current strategy over the next five years. The lack of sufficient new funding resources or perhaps declining resources and the growing number of persons living with HIV/AIDS and their needs preclude us from attempting anything else much differently. But, by providing opportunities for long-term and short-term rental assistance, emergency assistance, and supportive services we hope to be able to meet the needs of most of the HIV/AIDS homeless or near homeless population. At the same time, we are still very committed to continue to investigate and identify new opportunities and partnerships for the development of new housing assistance resources for the HIV/AIDS community.

Community Development

Community Development Summary

Like it's landscape Utah is a diverse state when it comes to the needs of it's various communities. Consolidating these needs into a cohesive and concise document is always a challenge. This is one of the reasons the state requires each of the seven districts to write a proprietary consolidated plan. Each of these plans is developed at the local level and is much more comprehensive than the state plan should ever hope to be. Each of these plans is available through the state or the respective region and some via the Internet.

Local staff from each association of governments (AOG) visits with each and every incorporated community in the state to help develop and review community development needs. A capital improvement list is developed for each community. This list is also required to receive Permanent Community Impact Funds. These are mineral lease revenue's from federal lands distributed by the state. The importance of these funds to many rural communities gives tremendous credence to the process and helps motivate many, but not all, communities to participate in the consolidated planning process.

Method of Distribution

Community Development Block Grant (CDBG) funds are utilized consistent with the distribution methodologies developed by the regional planning agencies as approved by the state. The CDBG policy committee has long held that program decision-making should be made as close to the applicant level as possible. On this basis each of the 7 regional planning agencies or AOGs has been delegated the responsibility to create and apply a rating and ranking process.

These **rating and ranking systems** are carefully and completely described in the 2005 CDBG Applications, Procedures and Policies Manual. This book is available on-line and is distributed to all potential applicants in a mandatory how to apply workshop held each and every September at approximately 15 meetings throughout the state. Prior to adoption of these systems by local elected officials in each region they are subject to a public review process. The state has final approval authority over these systems and they must include the states mandatory elements. The rating and ranking systems are evaluated each year and modifications are made. Special efforts have been made since the last consolidated plan to eliminate subjectivity and create clearer scoring criteria.

Infrastructure Evaluation

The regional consolidated plans identify the infrastructure priorities for each community. While there is some variance in the awareness of infrastructure needs among the many communities that participate in the planning process, nearly all participate to some degree. The quality of the data on which the priorities are based varies from jurisdiction to jurisdiction. Most have spent significant resources to evaluate their systems through engineering analysis and first hand knowledge. While others equate the quality of systems simply on the basis of the number of repairs needed. The state consolidated plan with its goals and objectives is dependent on the local assessments and this plan is an outgrowth of these individual assessments.

To better understand the end product it helps to understand the process. The state asked each region to have a plan that evaluates community development needs and prioritizes those needs. Some regional plans identified a fairly straightforward priority system, while others were more complicated. The state provided a framework based on the following areas:

Water, storm drain and sewer:

Utah is a desert state and as such water is always a concern and a priority. To further emphasize the need for water Utah has experienced five years of drought, significant population growth in certain areas (especially the arid southwest region) and stricter federal drinking water standards. Historically rural Utah has been an agrarian economy and secondary water systems for irrigation have always been vital to irrigating the desert soil. Utah has a long and proud history of making the “desert bloom like a rose”. The drought coupled with growth and advancements in technology has seen a huge increase in the demand for pressurized secondary irrigation systems. Funding for water has always been a top priority and will continue to be our top priority. However, as funding for these systems has diminished and demand has continued, it has become increasingly difficult for small funding providers, such as CDBG, to be major player in funding these activities.

The awareness and need for storm drain projects has grown in recent years and we have seen an increase in the request for funding of these projects. Often these projects are completed as part of a larger infrastructure project. There are very few programs that allow for the funding of storm drainage systems so CDBG expects to be a significant source for these projects.

It appears that sewer projects will also continue to be a priority for many communities, especially when combined with storm drainage or larger infrastructure projects. Sewer projects are generally large projects requiring complex funding packages including bonding components. These projects often require multiple funding sources. The niche that CDBG often plays is to pay “connection fees” on behalf of the elderly and other low-income persons. This is limited to lateral lines unless full environmental and Davis/Bacon requirements are met on the entire project from its initiation.

Performance Measurement for Water, Storm Drain and Sewer

Objective: Creating suitable living environments

Outcome: These projects will a) improve availability b) create affordability c) promote livability and/or d) enhance health and safety

Outputs: Number of persons, including low-income persons, served

Community Facilities

Overall the priority for community facilities is mixed, in reality it is either a top priority for a community or a low priority. In some communities for example, the need for a new senior center to provide crucial services to an aging population is the number one priority while in other areas such projects are a much lower priority. As is the case in many projects funded with CDBG there are few other funding resources for these facilities and this makes them very popular with CDBG applicants. This is not to say that communities are not finding other funding sources as these types of projects are nearly always well leveraged with other funds.

Performance Measurement for Community Facilities

Objective: Creating suitable living environments

Outcome: These projects will a) improve availability b) promote livability and/or c) enhance health and safety

Outputs: Number of persons, including low-income persons, served

Public Safety

Public safety is a moderate priority for many communities. However, the demand for using HUD funds for public safety remains a lower priority with the exception of fire protection. Communities throughout the state have always used CDBG funds for fire equipment and this will continue, but it is no longer a top priority for most communities.

Performance Measurement for Public Safety

Objective: Creating suitable living environments

Outcome: These projects will a) improve availability b) promote livability and/or c) enhance health and safety

Outputs: Number of persons, including low-income persons, served

Public Services

This is an area that seems to be growing in many communities. In some regions this is a higher priority, but in others public service grants are nearly non-existent. There is a slight disconnect in the consolidated planning process at the local level because many communities don't consider the non-profit sector when preparing their plans. Most all of the public services funded by CDBG are funded through local non-profit organizations. A better effort needs to be made to include these organizations in the consolidated planning process. Another obstacle is the 15% cap on public service expenditures with CDBG funds. Together these factors keep public service listed as a low priority in the consolidated planning process.

Performance Measurement for Public Services

Objective: Creating suitable living environments

Outcome: These projects will a) improve availability b) create affordability c) promote livability and/or d) enhance health and safety

Transportation

Transportation ranks as a very high priority for many communities. Coming in second behind only water. In some communities there is significant growth that demands better transportation. In other jurisdictions it is aging infrastructure or even a lack of transportation infrastructure. With the exception of ADA curb cuts and some sidewalk installation projects transportation is not a good fit for HUD funds and most applications do not compete very well in the competitive CDBG process. So despite its high ranking priority we don't expect to see a great deal of transportation project applications or funded projects.

Performance Measurement for Transportation

Objective: Creating suitable living environments

Outcome: These projects will a) improve availability b) promote livability and/or c) enhance health and safety

Outputs: Number of persons, including low-income persons, served

Planning

A fair share of small cities HUD funding, especially regional CDBG funds through the associations of governments (AOGs), has gone towards planning over the years. The need for quality planning remains high in most rural areas of the state; however, since most of this is done at the regional level it does not appear as a priority on local capital improvement lists. Now, as much as ever, rural communities recognize the need for good planning and seek ways of accomplishing this goal. The AOGs have traditionally filled this role very well. However, funding is always scarce, especially with the 20% administration and planning cap placed on CDBG funds used for this purpose.

Performance Measurement for Planning

Objective: a) Creating suitable living environments b) Provide decent, safe and affordable housing c) create economic opportunities

Outcome: These projects will a) improve availability b) create affordability c) promote livability d) enhance health and safety and e) provide economic opportunity

Outputs: Number of persons, including low-income persons, served

Accessibility

In the past there have been many projects funded, or partially funded, to remove barriers to accessibility for the disabled. It is pleasing to report that great strides have been made to remove these barriers and open accessibility to all persons regardless of physical limitations. There are still some small pockets where barriers exist and CDBG is often a good resource to assist in removing these barriers and opening up access for all to enjoy public services and facilities. With the progress that has been made in removing these barriers the past 15 years we don't expect to see as many of these projects in the next five years as we have seen the past five years.

Performance Measurement for Accessibility

Objective: Creating suitable living environments

Outcome: These projects will a) improve availability b) promote livability and/or c) enhance safety

Outputs: Number of persons, including low-income persons, served

Parks and Recreation

Despite the fact that recreation projects are rarely the number one priority in a community, Utahans place a high value on quality family recreation. Recreational facilities are an important asset and nearly every community in the state has some type of recreation project toward the top of their capital improvement list. Due to limited CDBG funds, especially in some regions of the state, funds are often used for small community parks. This is due to the ability to execute a meaningful project with minimum funds. In low-income communities it is especially difficult to find funding for these projects and often funds that are available for other types of projects are not available for parks and recreation. Therefore this type of activity will always see some CDBG funding activity and ranks very high in many communities.

Performance Measurement for Parks and Recreation

Objective: Creating suitable living environments

Outcome: These projects will a) improve availability b) promote livability and/or c) enhance health and safety

Outputs: Number of persons, including low-income persons, served

Priority Table

Table (C-1), at the end of this section, is a summary of the priorities listed above. It identifies the number of projects listed by each community in their respective capital improvements lists for the next five years as reported in the regional consolidated plans. The projects were then ranked 1 – 10 based on the relative importance of that project. One being the type of project reported most often and ten being the type of project listed least often.

It is unrealistic to speak of community development in isolation from housing and economic development. However, economic development and housing projects are included in other sections of this plan and are not listed as part of the community development infrastructure section reflected in table C-1. However, keep in mind that community development priorities and needs influence economic development and housing priorities and vice versa. There is an undeniable symbiotic relationship and communities throughout the state are realizing the synergy created in planning simultaneously in all three areas.

Outcome Performance Measures

The State of Utah is using the COSCDA (Council of State Community Development Agencies) model to measure performance and this consolidated plan is the first phase of implementing that process. The main objective for community development is creating suitable living environments. The outcomes will enhance community health, safety, quality, affordability, livability or sustainability. Outputs will primarily count persons served. Each regional consolidated plan discusses performance measures in detail. It is suggested that the reader refer to each regional plan for specific outcome measures. For the most part performance measures are somewhat rudimentary at this point in time. Once HUD provides an accepted format state grantees will be educated on how to use it. Next years action plan should have much more detail as the state grantees identify performance measures for the individual projects and report this to the state.

The existing reporting system will be used to collect performance measures data including milestones. The objectives, outcomes, outputs and milestones will be determined at the time of application. Milestones will be tracked through the request for funds process. Currently the state receives progress reports through the request for funds process and this is easily translated to include performance measure milestones.

Performance data is also collected through the monitoring and close out process. State staff conducts onsite monitoring of every project. This is followed by a required close out packet from each grantee reporting their accomplishments; in the future this will include performance measures.

Once the HUD IDIS system is updated this information will be put in the system as it is received. HUD will then be able to track the performance of state grantees in real time.

One Year Action Plan

The State of Utah will use all of it's 2005 CDBG allocation of \$7,203,000 in meeting the priorities herein established in the three main program areas of housing, community development and economic development. The economic and housing needs are listed elsewhere in the plan. The states community development efforts for the next one-year period will follow the priorities of the table listed below (C-1). However, due to local control of the method of distribution and the need for local communities to maximize financial resources and leverage available funding, it is impossible to say with certainty where exactly funds will be allocated.

Water, as always, will remain the top priority along with other infrastructure needs. However, it appears from the regional plans that transportation and recreation will also receive significant attention. There appears to be little demand for public service and planning, but this is probably due to the fact that non-profit organizations and the AOGs provide these services. We anticipate seeing a fair share of CDBG money going to these types of projects despite their low priority ranking demonstrated in table C-1.

The state is now allowing each AOG to apply for up to 15% of their regional allocation to use for administration and planning. We expect that a significant portion of this amount will go towards planning, as it remains a critical need in rural Utah. This will put the state near the 20% cap for administration and planning, but efforts are being made to closely monitor the cap to insure it is not exceeded. Likewise we anticipate that the state will be near the cap of 15% of state CDBG funds going to the provision of public services. Preliminary indications are that community facilities still remain a priority throughout the state and we expect to see continued applications despite a moderately low priority.

At the time of this writing application are being reviewed by the regional review committees for rating and ranking. Again, given the states unique method of distribution it is impossible to tell what applications will be funded. However, this information is made available on the state's web site and in many cases on the regional AOG web sites. Interested parties should feel free to look it up or contact the state office for information on funded projects.

Evaluation Methodology

The state small cities program is faced with a shrinking pot of funding as more and more money goes into entitlement cities and counties. Efforts are being made to more efficiently deliver HUD funds to those with the greatest need. The state is holding itself and the AOGs to a higher standard of accountability in delivering HUD funding and services. These efforts will be successful when a greater portion of CDBG funds goes towards benefiting low-income persons rather than being spent on administration.

We are excited as we embark on implementing performance measures. The model that has been developed appears sound. In fact some communities are already embracing this change and making the needed improvements to fully utilize this tool. Performance measures will greatly help the state: A) Determine if we are meeting local community needs with HUD dollars. B) Effectively and efficiently delivering HUD funds and services. C) Better reach those who have the greatest need for these projects and services.

The IDIS reporting system has also helped us better track and measure results. The State of Utah looks forward to further improvements in this system to better reflect and measure the success of HUD funds distributed through the state. The state staff is fully invested in this reporting tool and has spent many hours making sure the information is accurate and up to date. This will help insure accurate measuring of success.

Beginning with our application cycle in September of 2005 grantees will be required to utilize the performance measurement system outlined in this consolidated plan as approved by HUD. Each project will be required to identify a main objective, milestones, outcomes and outputs based on the approved format.

The above tools combined with existing systems should allow the state to track and measure the results of our community development efforts. This will take us to a higher level of accountability and ultimately ensure we are maximizing scarce public funds to better the lives of those with the greatest needs in our communities.

Table C-1 Community Development Priorities									
	Water	Trans	Park&Rec	Sewer	Storm Drain	Public Safe	Com. Fac.	Access	P
Bear River	1	4	2	7	8	3	6	9	
Mountainland	1	2	3	4	6	8	5	7	
Six County	1	3	5	2	4	4	8	7	
Southeast	2	1	7	3	5	9	5	6	
Five County	2	1	4	7	8	3	6	9	
Uintah Basin	3	2	1	4	2	6	5	10	
Davis Co.	1	4	5	3	7	6	9	7	
Morgan Co.	5	3	1	6	7	8	9	2	
Tooele Co.	1	6	8	3	3	4	2	9	
Weber Co.	4	1	2	5	3	7	6	8	
Score	21	27	38	44	53	58	61	74	
Priority	1	2	3	4	5	6	7	8	

Table 2C
Summary of Specific Housing/Community Development Objectives
(Table 2A/2B Continuation Sheet)

Obj #	Specific Objectives	Performance Measure	Expected Units	Actual Units
	Rental Housing Objectives			
	Development of affordable rental housing units	Households assisted, units created	5,000 in 5 years	
	Accessible rental housing	Households assisted, accessible units created	425 in 5 years	
	Owner Housing Objectives			
	Preservation, rehab./replacement, down-payment assistance and lead-based paint removal	Households assisted, units preserved	2050	
	Community Development Objectives –Safety, Transportation, ADA, Recreation		10 – per year	
	Creating suitable living environments	Number of persons served,		
	Outcome – Improve availability and promote livability	including low income persons		
	Infrastructure Objectives		20 a year	
	Creating suitable living environments	Number of persons served,		
	Outcome – Improve availability and promote livability	including low income persons		
	Public Facilities Objectives		20 a year	
	Creating suitable living environments	Number of persons served,		
	Outcome – Improve availability and promote livability	including low income persons		

	Public Services Objectives		10 a year	
	Creating suitable living environments	Number of persons served,		
	Outcome – Improve availability and promote livability	including low income persons		
	Economic Development Objectives		5 a year	
	Creating economic opportunity	Number of jobs created,		
	Outcome – Improve availability and promote livability	including jobs for low income persons		
	Other Objectives -Planning		5 a year	
	Creating suitable living environments, provide decent safe or affordable housing or create economic opportunity	Number of persons served,		
	Outcome – Improve availability and promote livability, enhance health and safety or provide economic opportunity.	including low income persons		

Economic Development

Economic Development Summary

As in much of the country economic development is a top priority in Utah. In fact our newly elected governor, Jon Huntsman Jr., won the election on a platform founded on economic development as the cornerstone over a candidate who ran on a traditionally strong education platform. Governor Huntsman's Plan for Economic Revitalization is included as part of this consolidated plan. As mentioned above, communities in Utah have long realized the importance of economic development in sustaining their communities. This realization remains strong and is becoming more comprehensive as community leaders realize that housing and community development efforts are critical to economic success.

Economic Environment

The reality is that Utah's economy is doing fairly well and in fact weathered the economic storm that hit many states very hard over the past five years. This is due in part to the 2002 Winter Olympics hosted by Salt Lake City and to sound government practices. The 90's saw strong growth in the state and construction remained strong through the Olympics. Immediately following the Olympic the state succumbed to the recession that engulfed the rest of the country. The recession that began in 2001 is Utah's only post war recession in which average annual employment fell two years in a row. As 2003 closed, Utah's economy began to recover from its worst employment slump since 1954. After falling by almost 8,000 in 2002, non-farm employment fell by another 1,000 during 2003.

While 2003 was a tough year economically, residential construction remained strong and in 2004 the economy rebounded. For 2004 annual job growth is at 2.5 % and is expected to be 2.7% in 2005. Unemployment is currently at 4.6% and should stay at about 4.7% for 2005 compared to an average of 5.3% for 2004 and 5.8% in 2003. Construction set a record for valuation in 2004 and both residential and commercial construction should continue strongly in 2005.

Utah's Rural Economy

Utah's economic engine is based along the Wasatch front from Ogden in the North to Provo in the South. Off of the Wasatch front the economies of other counties varies greatly. Evaluating the regional consolidated plans demonstrates how the local economies compare to one another. Some are doing very well and others are lagging. There are tremendous differences in the economies of the 29 counties in the state and this plan only provides a general overview of those differences. To gain a better understanding of the challenges and opportunities facing each county the regional plans should be carefully studied.

In rural Utah HUD is a major player in economic development. There are active revolving loan funds in five of the seven regions. Of the two regions that don't have an active RLF, one is in development and the other was set up using CDBG funds but has since cut its HUD ties. Mountainland is developing an RLF program that should be up and running within the next year. In the Wasatch Front regions several RLFs were set up and capitalized with CDBG funds but have since cut their ties to HUD funds. So in essence CDBG RLF funds are a vital part of each region of the state. The program income derived from these RLFs is maintained at the regional level and is tracked in IDIS based on quarterly reports from the regions administering the loan portfolios.

The state also has an active interim loan fund that reviews several applications each year. Currently there are no active loans but there are several applications and it is unusual for the state not to have an open interim loan. The state generally charges 2% for it's interim loans and hope to have 2-3 million dollars in loans by the end of the fiscal year. Interest is generally paid on an annual basis. The Applications, Procedures and Policies Manual available on line or directly from the state fully explains these policies. We expect both the RLF and interim loan funds to remain active and strong in the next five years.

Comprehensive Economic Development Strategy/Plan

The regional consolidated plans economic development portions are based heavily on the Economic Development Administration's (EDA) Comprehensive Economic Development Strategy (CEDS). Unfortunately for this year's consolidated plan, the CEDS is due for a major five-year re-write in 2005. It is again recommended that the reader review the regional plans to see how the CEDS is integrated into the consolidated plan. Each region has diverse economic needs and plans for addressing those needs that may differ from the state plan.

Special Needs

There are several counties in the state that are suffering from negative economic growth and out migration. These counties are spread throughout the state and their commonality is they tend to be smaller in population and off of the main transportation corridors and away from the Wasatch Front. The state is planning on making special efforts to provide economic outreach to these counties to slow the drain of people and jobs from these areas. Two of these counties, Wayne and Piute will receive special economic development grants from CDBG and two others, Garfield and Daggett, will be encouraged to use local RLF funds.

Another problem many rural areas face is underemployment. Retail pay is generally low and small business often equates to small pay, especially in the tourism industry. In rural Utah this includes many who are self-employed. The fact is many of the rural counties where unemployment is low suffer from a huge underemployment problem. So even in areas where people have jobs they are hardly making a living wage. These people certainly have a difficult time supporting a family on such low wages and often have no or at best, poor benefits packages.

In many high growth areas, especially in the southwest corner of the state business has a hard time finding enough qualified workers to fill existing jobs yet alone keep up with continued expansion. In these booming areas communities have the enviable problem of keeping infrastructure and workforce up to speed with job growth. The major challenge for economic development professionals in these areas is to regulate and coordinate growth for sustainability and job quality.

There are still many people in rural Utah who rely on traditional farming or ranching to make a living. With the exception of a very few large outfits most struggle to get by trying to make a living off of the land. With more young people leaving the agrarian lifestyle every year. In some areas agricultural business, through value added processing, farmers markets and other collaborative efforts are thriving, but it seems to be an ongoing battle. Another imitative to help this type of business is heritage business and heritage tourism development. This ties in to the states tourism efforts and has seen moderate success.

Another traditional source of employment in many rural areas was mineral extraction and related industries including power generation. As efficiencies, especially in extraction, have evolved and with changes in demand these jobs have waned. Pay remains fairly high for those involved, but the number of jobs has declined significantly over the years and has proven to be an unreliable source of economic stability.

A surprising number of rural communities are dependent on government jobs as the backbone of their communities. This includes education, local, state and federal government, education and defense. Some of these jobs, such as defense and higher education, pay well while many others are less adequate. Many of these jobs are in the counties surrounding Salt Lake County, such as Davis and Tooele. Tooele County relies heavily on the defense industry while Davis relies on Hill Air Force Base as it's main economic engine. In these areas a majority of the economic development effort goes toward maintaining existing jobs. In Davis County for example, there is a huge push to protect Hill Air Force Base from closure, with the constant threat of base closures this is a huge and ongoing effort.

Smart Sites

In the past few years the state has had success with what is called the Utah Smart Site program. The Smart Site Program is a designation awarded by the Governor's Rural Partnership to small communities prepared to welcome companies that employ workers who use computers and the Internet to perform tasks for clients anywhere in the world.

The Utah Smart Site Program has been recognized by the U.S. Department of Commerce as the most innovative economic development initiative in America. Through the efforts of the 50 rural, technology-based businesses involved with the program, over 1,000 new jobs have been announced over the past three years.

Outcome Performance Measures

The State of Utah is using the COSCDA model to measure performance and this consolidated plan is the first phase of implementing that process. Each regional consolidated plan discusses performance measures and the reader should refer to each regional plan for specific outcome measures. For the most part performance measures are rudimentary at this point in time but should evolve to be more comprehensive and specific over time. The main objective for economic development is creating economic opportunities. The outcomes will create jobs, specifically for low-income persons. Outputs will count jobs created including those jobs filled by low-income persons.

The state requires quarterly reports for the RLF funds and performance measures can be incorporated into these reports. Interim loans follow the standard CDBG contracting process meaning the state's existing reporting system should work nicely in collecting performance measures including milestones. The

objective, outcome, outputs and milestones will be determined at the time of application and reported in the monitoring and closeout process utilizing the IDIS system to report this data to HUD.

Priorities

Governor Huntsman's Economic revitalization plan is contained below and obviously will be a key component of the state's economic development efforts. However, one should not overlook the value of HUD funds utilized in local RLF's to build local small business. Local economic development professionals in Utah are coming to realize that there is real strength, potential and value, especially in rural areas, in small homegrown businesses. In addition to the following plan from the governor we will continue to emphasize the interim loan fund, the RLF funds and the smart sites.

PLAN FOR ECONOMIC REVITALIZATION

Revamp Utah's Tax Structure

We must restructure taxes to be more business-friendly. The State's current tax structure is outdated. We need a new, more sensible structure that rewards the private sector for creating long-term economic growth (and jobs) in Utah. Specifically, to work closely with the Utah Legislature to enact the following tax measures:

- Align tax needs of state and local governments
- Create tax holidays for specific types of companies willing to relocate or expand in Utah
- Revamp the state's research and development tax credit
- Review the Industrial Assistance Fund (IAF)
- Provide more competitive job training credits
- Phase out the sales tax on food
- Revise or reduce the corporate income tax and revamp taxes on capital gains and dividends

Objective: Creating Economic Opportunities

Outcome: Providing Economic Opportunities

Outputs: Number new or existing businesses assisted

Evaluation Milestones: Milestones will include evaluating state and local taxes, gaining legislative acceptance of tax structure reform resulting in changes to state tax law, reviewing the IAF fund housed in DCED.

Improve the Competitive Environment for Small and Medium-Sized Companies

Work to implement a number of policies that will support small and medium-sized businesses, including the following:

- Facilitate and improve access to capital
- Grow Utah's pool of management talent
- Do state business with Utah companies
- Reform taxes
- Reduce government regulation and red tape
- Encourage innovation
- Work to eliminate the corporate tax on small business (less than \$5 million in revenue) for the first five years

Objective: Creating Economic Opportunities

Outcome: Providing Economic Opportunities

Outputs: Number of new or existing businesses assisted

Evaluation Milestones: Milestones will include evaluating available capital resources, evaluating and changing state procurement policies, reducing bureaucracy by coordinating efforts and gaining legislative acceptance of tax structure reform resulting in changes to state tax law.

Recruit Businesses to Our State

While most of the Huntsman/Herbert administrations effort will be to support local entrepreneurs and local

business development, we will also seek to better leverage our state's economic development resources and align those efforts with private sector recruitment initiatives by:

- Developing a list of target companies for recruitment
- Reaching out to target companies
- Providing competitive tax incentives
- Capitalizing on current economic trends
- Ensuring any recruitment effort serves to strengthen existing business

Objective: Creating Economic Opportunities

Outcome: Providing Economic Opportunities

Outputs: Number of jobs created or retained and new or existing businesses assisted

Evaluation Milestones: Milestones will include evaluating and coordinating recruitment efforts and gaining legislative acceptance of tax incentives resulting in changes to state tax law.

Attract More Capital

The Governor of Utah, will lead our efforts to attract more capital from all available sources for Utah companies. These efforts will include:

- Improve access to private sources of capital
- Support and expand state incentives for investment capital
- Secure more federal grant money for Utah companies and projects

Objective: Creating Economic Opportunities

Outcome: Providing Economic Opportunities

Outputs: Number of new or existing businesses assisted

Evaluation Milestones: Milestones will include evaluating available capital resources, and gaining legislative acceptance for luring capital to the state and identifying federal funds available for these purposes.

Promote Growth in Target Industries

The Huntsman/Herbert administration will work with the State Legislature to create a coordinated and efficient set of programs and incentives allowing Utah to attract and retain a critical mass of the activity in each target industry by:

- Focusing on the right industries for Utah's 21st century
- Developing programs and incentives to encourage cluster development in targeted industries that are ties to our natural advantages as a state

Objective: Creating Economic Opportunities

Outcome: Providing Economic Opportunities

Outputs: Number of jobs created or retained and new or existing businesses assisted

Evaluation Milestones: Milestones will include identifying suitable industries and developing programs and sites for clustering suitable industries.

Capture Global Opportunities for Utah Companies

The Governor of Utah, will bring to bear his national and international experience in business and trade relations to open up global markets for Utah businesses. His efforts to strengthen Utah's presence in the international trading community will be focused on the following key areas:

- Leverage my international experience with relationships to benefit Utah
- Build connections with overseas offices to facilitate growth within key international regions
- Appoint a world-class advisory board for international trade

Objective: Creating Economic Opportunities

Outcome: Providing Economic Opportunities

Outputs: Number of jobs created or retained and new or existing businesses assisted

Evaluation Milestones: Milestones will include identifying appropriate partners, industries, businesses and individuals to increase international trade. Establishing links with these entities that result in increased business.

Enhance Utah's National and International Image

For Utah to stimulate economic development in business, convention trade and tourism, we must enhance our national and international image. We want to be known as an attractive place in which to do business, to visit and to live. Specifically, the following measures should be considered and enacted:

Promote Tourism

Work to help Utah regain the momentum that was established in 2002. Efforts will focus on supporting the following key areas that will increase value added tourism in Utah:

- Support current initiatives to increase Utah's marketing efforts
- Strategically incorporate tourism into mainstream economic development
- Actively promote responsible hunting, fishing and outdoor recreation
- Recruit conventions, conferences and tourists
- Increase the reinvestment of tourism-generated revenue for the benefit of growth in the tourism industry

Objective: Creating Economic Opportunities

Outcome: Providing Economic Opportunities

Outputs: Number of jobs created or retained and new or existing businesses assisted

Evaluation Milestones: Milestones will include securing more funding for exposing the state's assets. Coordinating economic development and tourism development to a greater level. Promote the state's recreation and outdoor lifestyle and increase the number of conventions and conferences. Explore ways to reinvest tourism dollars. Support Senate Bill 7 (SB7) "Funding for Tourism" sponsored by Senator Scott Jenkins and co-sponsored by: Senator Karen Hale, Senator Dave Thomas and Senator Carlene Walker. This legislation provides an ongoing means to fund statewide tourism promotion.

Energize Economic Development in Rural Communities

We must fight to develop the economy for our entire state. The plan for bringing prosperity to rural Utah includes the following:

- Facilitate access to capital
- Promote the development of "centers of mass" needed to attract economic opportunities
- Promote rural Utah's potential to national and international markets
- Actively solicit new markets for rural Utah products
- Encourage students to attend our rural institutions of higher education
- Promote responsible natural resource development
- Promote forest management and fight against frivolous litigation and other tactics
- Protect private property rights
- Promote responsible wilderness
- Fight to protect access to public lands for recreation
- Protect right-of-way claims on federal lands
- Push for full payment of PILT (payments in lieu of taxes)

Objective: Creating Economic Opportunities

Outcome: Providing Economic Opportunities

Outputs: Number of jobs created or retained and new or existing businesses assisted

Evaluation Milestones: Milestones will include coordinating rural efforts through the AOGs and other organizations. Increasing exposure the rural Utah lifestyle and its advantages, especially to young people. Gain legislative support for protecting rights and opportunities in the rural west.

Make State Government More Efficient

As Governor, Jon Huntsman will work with the Legislature and key departments to adopt a flexible hiring freeze in state hiring and implement growth boundaries. Furthermore, whenever economic development

initiatives call for additional positions or incentives, we will find the funds to enact these programs from within our existing budget. We must learn to do more with less. We will curtail the growth of government by:

- Initiating Sunset Provisions in new state legislative actions
- Initiating biennial legislative sessions
- Creating growth boundaries that are tied to gross state output and population trends
- Implementing "best practices" from throughout the country and demanding performance accountability

Objective: Creating Economic Opportunities

Outcome: Providing Economic Opportunities

Outputs: Number of jobs created or retained and new or existing businesses assisted

Evaluation Milestones: Milestones will include gaining legislative acceptance of reform and coordinating efforts between the various departments of the state to find best practices that save resources and provide a higher level of service.

One Year Action Plan

To achieve the above goals new levels of cooperation and coordination are required. Greater effort has to be taken in providing support to local efforts. Local goals will have to be clearly defined and carefully measured. The current milestones and measures listed here and in the regional consolidated plans need to be better defined. There is a high level of enthusiasm for economic development right now. The current performance measures are a good start but greater attention to constant evaluation and improvement are needed. Enthusiasm must be translated to organization and coordination throughout the state to achieve the maximum potential and reach our goals. In 2005 the state will focus on the following goals:

- Clarify and implement the Governor's plan described above.
- Work to successfully make one to two CDBG interim loans.
- Continue to support and grow the regional RLF programs throughout the state.
- Coordinate local rural efforts at the state level through programs such as the Smart Sites and any future economic programs.

The above information will be better defined in the next one-year action plan. At that time the CEDS will be updated for most of the counties covered by this consolidated plan. The new Governor's 10 point action plan for economic revitalization should be better clarified and well underway. Performance measures should be better understood and accepted at all levels, starting at HUD down to the local communities.

At this time we have some definite goals with clear objectives, but the real work will be in better defining much of what we have begun. It is a season of change in Utah's economic development efforts and with change comes the excitement of meeting our challenges head on. We look forward to reporting great success in the next one-year action plan and building on our excellent economic foundation.